



Will I Need Long Term Health Care?

It's a pleasure to plan for many of the opportunities that come as you grow older. Perhaps you plan to travel more, spend more time with family, or start a new hobby. It's fun to visualize being on the beach of an exotic island. In contrast, most people don't like to visualize needing long-term care. In fact, most people avoid thinking about it.

However, rather than avoiding the subject, take time to consider how likely you are (or are not) to need long-term care and begin thinking about your alternatives.

Will I Live in a Nursing Home?

Long-term care is more than nursing homes. Long-term health care includes a broad range of personal, social, and medical services. These services can be provided either at home or at a formal institution.

Most older people who need assistance rely on family for help. Health care data shows that family members provide about two-thirds of the long-term care services needed by people over 64 years old. The rest of the care provided is paid care.¹

When planning for your long-term care needs, remember that paid care includes more than nursing homes. In 1998, over five times as many people received medical and personal care services in their homes than were in nursing homes.² These services often included assistance in managing money, shopping, meal preparation, and doing heavy housework.

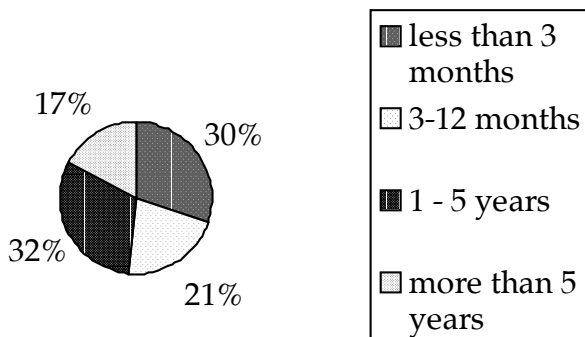


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When people do enter a nursing home, the length of time spent there varies. Also, some people move in and out of a nursing home as their needs change. *One research study showed that of those people who entered a nursing home only about one-half spent a year or more there over their lifetime.*³

Time Spent in Nursing Homes



How Can I Predict My Future?

You can't predict with certainty all your future needs. However, some people are more likely to use long-term care services such as nursing homes and paid care. Research results identify certain risk factors that make people more likely to use long-term care services.

As you age, the risk of needing long-term care rises. According to one study, while 37 percent of people who died at age 65 spent some time in a nursing home, 71 percent of those who died at 95 years of age or older had spent time in a nursing home.³

The more physically disabled you are the more likely you are to need long-term care. Research shows that the number of hours of paid help increases as persons need for help with activities for daily living increases.⁴

An elderly woman is more likely to use a nursing home than an elderly man. By looking at past trends, researchers predict that (for people who turned 65 years in 1990) 52 percent of all women will spend some time in a nursing home, while only 33 percent of all men will.³

Individuals without children, a spouse, or other family members to provide informal care at home are more likely to use a nursing home. For example, one study found that approximately one-quarter of those who were married at the time of death had spent time in a nursing home. In contrast, over two-fifths of the people widowed, divorced, or never married at death had used a nursing home.³

Do you think you're likely to need long-term care in the future? If so, where do you prefer to live? It's worthwhile to begin thinking and talking about your choices now.

Sources:

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²Stum, M.S. (2000, February). *Can We Talk? Critical Conversations About Financing Long*

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See the fact sheet *Is Long-term Health Care Part of Your Financial Planning?* for more information about long-term health care.

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