



## Long-term care planning is important for everyone, but it is arguably most important for women. Why? Longevity and caregiving.

### 1 Women live longer than men.

Women outlive men by about five years on average. Women who are married tend to outlive their husbands. A woman born in 1960 has a life expectancy of 73 years, compared to 67 years for a man born in the same year. Women who reach age 65 can expect to live an average of 20 more years and those who reach age 75 an additional 13 years. A third of long-term care insurance claims begin between ages 70 and 79; over half (55%) begin after age 80. More than two-thirds of Americans age 85 or older are women. Eight out of 10 centenarians are women.<sup>1</sup>

### 2 Women need more long-term care than men.

Women spend twice as many years in a disabled state (as men) at the end of their lives: 2.8 years if they live past 65, and 3.0 years if they live past 80. More than 70 percent of nursing home residents are women. Their average age at admission is 80. Over three-fourths (75.7%) of residents in assisted living communities are women. Their average age at admission is 85.7. Almost two-thirds of formal (paid) home care users and informal (unpaid) care recipients are women. Among people age 75 or older, women are 60 percent more likely than men to need help with one or more activities of daily living such as eating, bathing, dressing or getting around their home.<sup>1</sup>

### 3 Women receive more LTC insurance benefits.

Roughly 67 percent of the \$12.3 billion dollars in long-term care insurance claim benefits paid in 2021 were paid for women needing care.<sup>1</sup>

### 4 Women are the nation's caregivers.

The typical caregiver is a 46-year-old woman who spends 20 hours a week providing care to her mother.<sup>2</sup> One in six caregivers provide 40 hours or more of care per week and women are more likely to provide high levels of care.<sup>3</sup> Approximately 75 percent of those providing home care are female -- most often a daughter. Women spend 50 percent more time giving care than men do. When women become caregivers, they are 2.5 times more likely to end up in poverty and five times more likely to depend on Social Security.<sup>1</sup>

### 5 Elderly women are highly vulnerable to poverty.

Elderly women are more likely than men to run out of resources in later life. Divorced or separated women are the most vulnerable because they have lower incomes and fewer resources. The share of elderly women living in poverty is 37% for divorced or separated; 28% for widowed, 22% for never married and 10% for married.<sup>1</sup>

### 6 Women are unable to afford long-term care.

Almost 70 percent of women age 75 or older are widowed, divorced or never married (compared to about 30 percent of men). The difference in marital status is very important. Because women are much more likely to live alone, they have no one in their household to help with daily activities. Nearly half (48%) of women age 75 or older are living alone, compared to less than one quarter (22%) of men.<sup>1</sup> For women age 75 or older and living alone, the median household income is about \$21,815 (2019). Married couples had a median household income of \$36,200.<sup>4</sup>



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<sup>1</sup> <https://www.aaltci.org/long-term-care-insurance/learning-center/for-women.php>

<sup>2</sup> National Alliance for Caregiving and AARP; Caregiving in the U.S. Bethesda: National Alliance for Caregiving, and Washington, DC: AARP, 2004.

<sup>3</sup> [https://www.aarp.org/home-garden/livable-communities/info-2007/fs77r\\_ltc.html](https://www.aarp.org/home-garden/livable-communities/info-2007/fs77r_ltc.html)

<sup>4</sup> <https://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2019ProfileOlderAmericans508.pdf>