

Lifetime Need for Long Term Care

Lifetime Need for Long Term Care (LTC) for Persons Turning 65 in 2015–2019 by Gender

	No LTC Need ¹	With LTC Need	Length of LTC need				Average Years of LTC Need	Average Years with Paid LTC
			Less Than 1 Year	1–1.99 Years	2–4.99 Years	More Than 5 Years		
Men	53.3%	46.7%	18.4%	7.4%	11.1%	9.8%	1.5	0.7
Women	42.4%	57.5%	19.4%	8.1%	12.3%	17.8%	2.5	1.3

¹ LTC need describes those who have at least two limitations in performing Activities of Daily Living (ADLs) or are cognitively impaired.

Source: National Association of Insurance Commissioners & The Center for Insurance Policy and Research, Nordman, May 2016

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