

A Closer Look at Long-Term Care Needs

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Each generation faces its future

The prevalent American dream after World War II was to get married, buy a home, and start a family. That generation saved the world, and their reward was to find a job and work 'till they dropped. They had little time to enjoy the present or prepare for the future. Their joy was their family, their recreation yard work, and their dream to pay off the mortgage.

Soon, the children of that generation will begin entering retirement. Many of them see their parents struggling to the finish line and wonder how it might be different for them. Will they become disabled or disoriented in later life? Will they become isolated and dependent on others? Who is going to look after them as they looked after their parents?

Prospects for the elderly are improving

While the number and proportion of elderly in our society continues to rise, there are indications that fewer of them will need long confinements in nursing homes. Many of the new retirees have enjoyed healthier diets, better exercise, fewer cigarettes, and improved health care.

Innovations in medicine will enable many more to survive serious diseases and live independently longer. In fact, according to the American Institute for Economic Research, "The period of absolute dependency, when institutionalization may be necessary, seems very likely to shrink—possibly dramatically."

LTC needs may be overstated

The institute also found that projected long-term care needs have been greatly exaggerated. One study by the National Center for Health Statistics (NCHS) has been used to project that two of five people over age 65 will need nursing home care some time during their lives. Another found that those in nursing homes had been there for three years on average. It was then promulgated that the average nursing home stay was three years.



This dramatically overstates the facts.

The average confinement of nursing home residents at any one time is not the same as the average stay of those who enter nursing homes. This is because the ones who stay longer eventually account for more and more beds in any facility—because they are not moving out—while those who stay for shorter periods will then account for fewer and fewer beds.

A study of discharges, rather than stays, by NCHS showed that more than half of all nursing home stays were less than three months and nearly three-quarters were under a year. Only 11% were three years or longer.

Women face a disproportionate risk

In 1995, only 1.3% percent of the total population of those aged 65–74 was in a nursing home. Among those aged 75–84, the percentage was 3.3% of men and 6.5% of women. Of those aged 85 and over, the percentage grew to 10% of men and 17% of women. After age 85, male nursing home residents accounted for only 1.1%, and women only 3.5%, of the group 65 and over 20 years earlier.

What is quite striking is the composition of residents: women outnumber men by 3 to 1; singles outnumber marrieds by 5 to 1; and those with mental impairment as their primary diagnosis outnumber those with physical ills by 2 to 1. Moreover, among the mentally impaired, 87% were found to have one or more behavioral problems that made them dangerous to themselves or difficult to care for.

What all this means is that long-term care is perhaps less rampant and random than previously suspected. But it is nonetheless a serious problem, and individuals should prepare themselves personally and financially to meet their anticipated needs. And because much of the problem is societal in nature, it would also be appropriate to encourage and support needed governmental solutions.