

## Women & Long-Term Care

### Introduction

Women face major challenges in being able to live with independence and dignity as they age. With longer lives, higher rates of disability and chronic health problems, and lower incomes than men on average, many women need long-term care services without having the resources to pay for them. Women are also the primary providers of long-term care, as the vast majority of both paid formal long-term care workers and unpaid informal caregivers are women.

### The Need for Long-Term Care

Women have a longer life expectancy than men, outliving men by about five years on average. 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.<sup>1</sup> More than two-thirds of Americans age 85 or older are women.<sup>2</sup> With advancing age, disabilities are more prevalent, and the need for long-term care services increases.

- More than 70 percent of nursing home residents are women; their average age at admission was 80.<sup>3</sup>
- Almost two-thirds of formal (paid) home care users and informal (unpaid) care recipients are women.<sup>4</sup>
- 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 inside the home. One in nine women age 75 or older, and one in five age 85 or older, needs assistance with daily activities.<sup>5</sup>

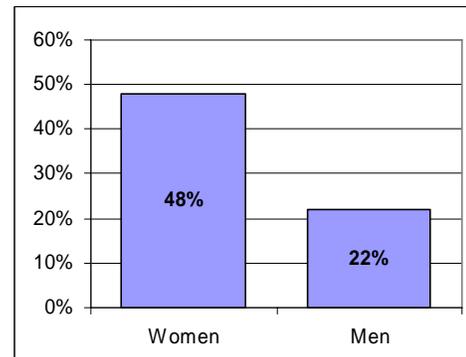
### The Ability to Pay for Long-Term Care

Long-term care services can be costly. In 2006, the average annual cost of a private room in a nursing home was \$75,000; for a shared room, almost \$67,000. Costs for home care average nearly \$20 per hour.<sup>6</sup>

Millions of older women cannot afford to pay for long-term care services because of low income. A major factor affecting income is marital status; married couples have higher incomes than single persons.<sup>7</sup>

- Almost 70 percent of women age 75 or older are widowed, divorced, or never married, compared to only about 30 percent of men.
- In large part because of the difference in marital status, older women are much more likely than older men to live alone, meaning that 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.

**Figure 1: Percentage of Americans Age 75 or Older Living Alone, by Gender, 2005**



- For women age 75 or older and living alone, the median household income was approximately \$14,600 in 2004-2005. In contrast, married couples age 75 and older had a median annual income of more than \$35,000, and men in that age group who lived alone had a median income of about \$18,900. Even with incomes above the median, most women are unable to pay for extended nursing facility or home care.
- Black and Hispanic women age 75 or older were more likely than white women in that age group to have incomes below the poverty level (about \$9,000 for a

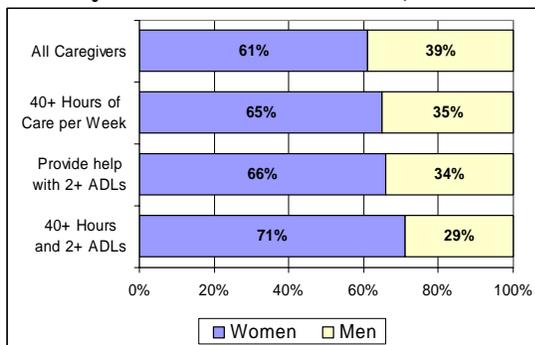
person living alone, and about \$11,000 for an older couple) in 2004-2005.

## Women as Care Providers

The overwhelming majority of persons with disabilities live in their homes, receiving assistance from family and friends (as unpaid or “informal” caregivers). Informal caregiving responsibilities fall more heavily on women, many of whom are older women with health problems of their own.

Caregiving responsibilities also come with economic costs. Among working caregivers who had to make a work adjustment due to caregiving responsibilities, one study estimates a median of \$240,000 in lost wages over a lifetime.<sup>8</sup>

**Figure 2: Gender of Informal Caregivers, by Level of Care Provided, 2003**



Six out of ten informal caregivers were women according to a 2003 National Alliance for Caregiving/AARP survey.<sup>9</sup> Among caregivers providing high levels of care, the proportion of women is even greater (see figure 2). The national survey reported:<sup>10</sup>

- The “typical” caregiver is a 46-year-old women, who has some college education, works, and spends more than 20 hours per week providing care to her mother.
- One in six caregivers provide 40 hours or more of care per week, and women are more likely to provide high levels of care.
- 44 percent of female caregivers report high levels of physical strain or emotional stress as a result of caregiving.

- More than 60 percent of female caregivers who were employed had to make sacrifices at work to accommodate caregiving, including going in late or leaving early, working fewer hours, turning down a promotion, losing some benefits, taking a leave of absence, or choosing early retirement or giving up working entirely.

The paid long-term care workforce is also overwhelmingly female. Almost 90 percent of nursing, psychiatric, and home care aides, the front-line workers in both institutional and home- and community-based settings, are women.<sup>11</sup> These workers tend to have low pay and uneven hours. Employers often hire on-call hourly workers and provide no benefits.<sup>12</sup>

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<sup>1</sup> National Center for Health Statistics (NCHS), “Health, United States, 2006.” Table 27. Data year is 2004.

<sup>2</sup> U.S. Census Bureau Estimates, data year 2005.

<sup>3</sup> AARP Public Policy Institute analysis of data from the 2004 National Nursing Home Survey.

<sup>4</sup> NCHS, “Current Home Health Care Patients.” 2004. (data from the 2000 National Home and Hospice Care Survey); Spillman and Black, “Staying the Course: Trends in Family Caregiving.” AARP. 2005.

<sup>5</sup> AARP Public Policy Institute analysis of data from the 2005 National Health Interview Survey.

<sup>6</sup> Metlife Mature Market Institute, “The Metlife Market Survey of Nursing Home & Home Care Costs.” 2006.

<sup>7</sup> AARP Public Policy Institute analysis of data from the 2005 American Community Survey.

<sup>8</sup> Metlife Mature Market Institute, National Alliance for Caregiving (NAC) and National Center on Women and Aging. “The Metlife Juggling Act Study: Balancing Caregiving with Work and the Costs Involved.” 1999.

<sup>9</sup> NAC and AARP, “Caregiving in the U.S.” 2005.

<sup>10</sup> AARP Public Policy Institute analysis of data from “Caregiving in the U.S.” survey.

<sup>11</sup> AARP Public Policy Institute analysis of data from the 2005 American Community Survey.

<sup>12</sup> U.S. Bureau of Labor Statistics. “Occupational Outlook Handbook, 2006-2007 Edition.”