

The Nationwide Retirement Institute® 2026 Long-term Care Survey

June 2026





Method Statement & Sampling Precision/Error

Method Statement *(to be included in all press materials):*

The research was conducted online in the United States by The Harris Poll on behalf of Nationwide among 1,208 adults aged 30+ who were the primary or shared financial decision-makers for their household. Respondents also had a household income of \$75K+. The survey was conducted April 11-29, 2026.

Data are weighted where necessary by age, gender, race/ethnicity, region, education, marital status, household size, household income, and political party affiliation to bring them in line with their actual proportions in the population.

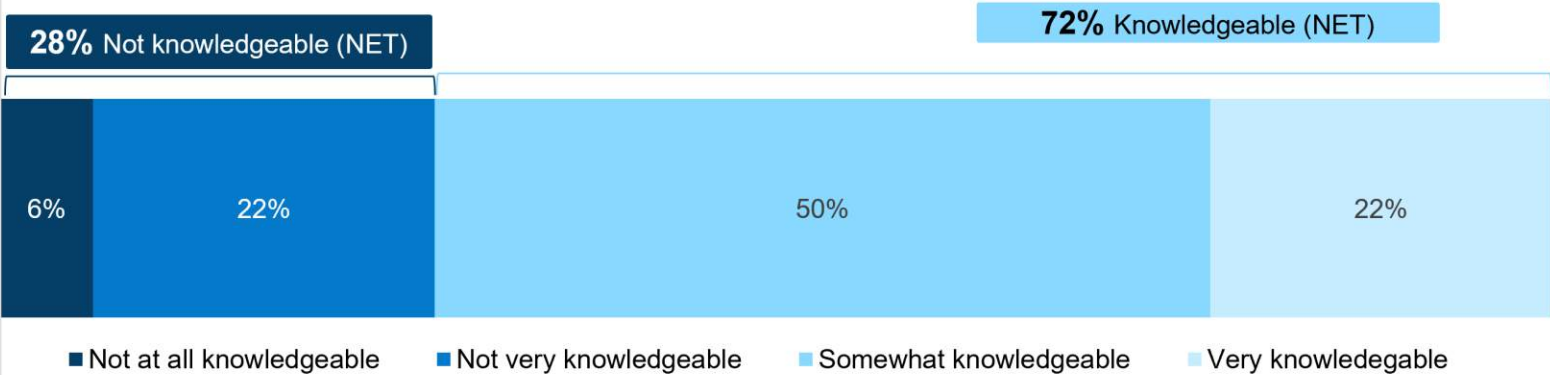
Respondents for this survey were selected from among those who have agreed to participate in our surveys. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ± 3.9 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey



A majority of Americans age 30+ feel knowledgeable about LTC, including over a fifth who say they are very knowledgeable

Knowledgeable About Long-term Care (LTC)



Millennials (age 30-45) are more likely than Gen X (age 46-61), Boomers+ (62+), and those age 60-65 to be *very* knowledgeable about LTC (31% vs. 20%, 12%, 8%).



LTCI owners are more likely than those who don't own LTCI to be knowledgeable (98% vs. 65%).



Those who have act(ed) as caregivers are more likely than those who haven't to be knowledgeable about LTC (82% vs. 59%).



Those who have primarily made LTC decisions for loved ones are more likely than those who haven't to be *very* knowledgeable (40% vs. 9%).



Over 4 in 5 say they have either created a saving / investment plan to cover LTC costs or plan to do so in the future

LTC Planning Actions Done / Plan to Do

Create a saving / investment plan to cover long-term care costs



Purchase long-term care insurance



■ I do not plan to do this at all ■ I plan to complete this ■ I have already completed this



Among those who prefer to receive care at home, just 37% have created a savings or investment plan to cover LTC expenses.



Millennials and Gen X are more likely than Boomers+ to plan to purchase LTCI (50%, 43% vs. 26%).



Caregivers are more likely to have already created a savings or investment plan (40% vs 31%) and are more than twice as likely to already own LTC insurance (34% vs. 14%).

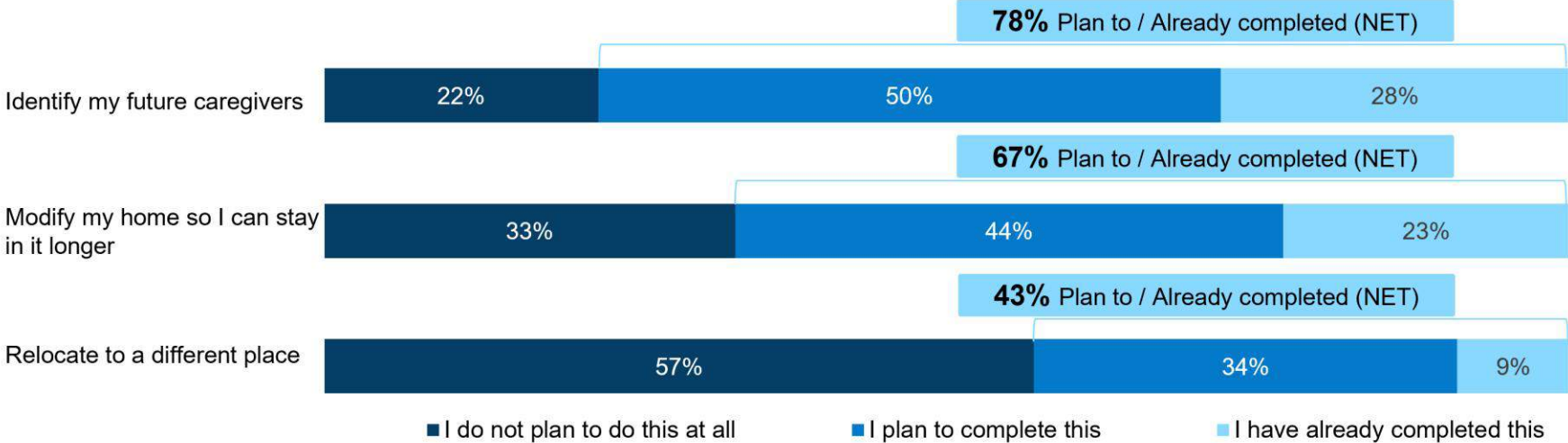


Those who are not primary LTC decisions-makers are more than twice as likely as those who are to report no plans to purchase LTCI (45% vs. 20%).



Over three quarters have already or plan to identify their future caregivers

Caregiving, Relocation, & Home Modification Actions Done / Plan to Do



Among those who prefer to receive care at home, only 27% have identified their future caregivers and 22% have modified their homes to support aging in place.



LTCI owners are more likely than those who don't own LTCI to have identified their future caregiver (55% vs. 20%).

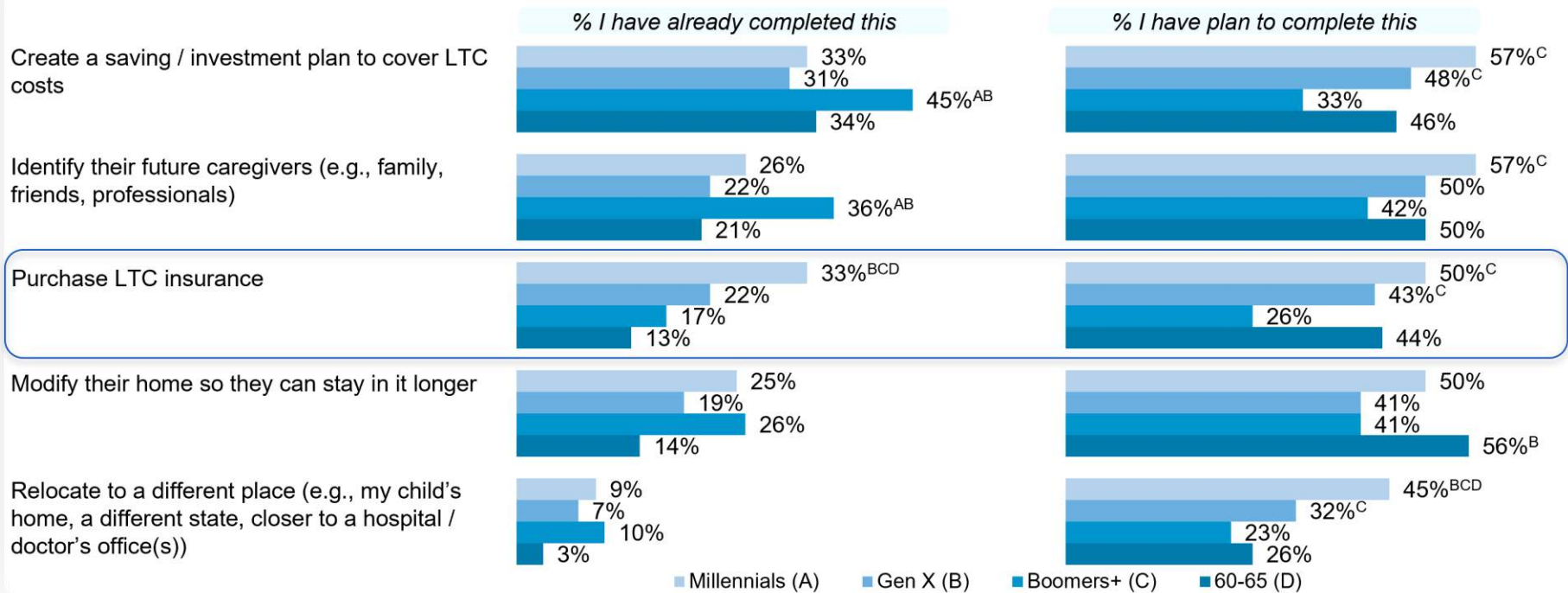


Primary LTC decision-makers are more likely to have already identified their future caregivers (40% vs. 19%).



Millennials are more likely than Boomers+ to have purchased LTCI or plan to do so in the future

Actions Done / Plan to Do for LTC by Generations

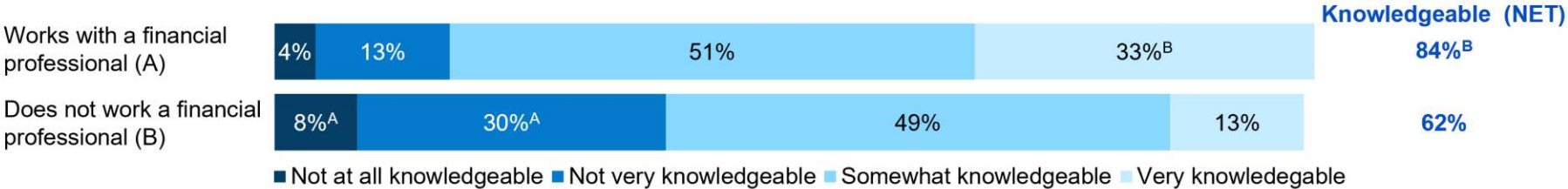


Only statistically significant comparisons for the generation cuts are being shown here. Please see the banners for the full breakdown.

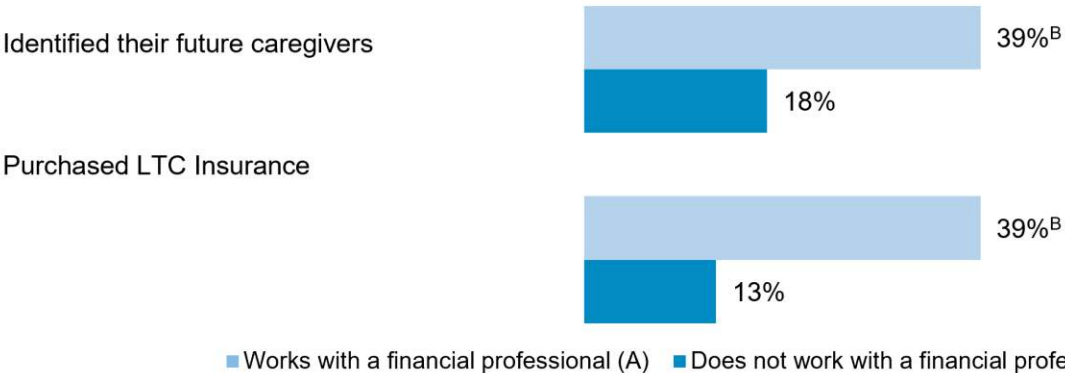


Those who work with a financial professional are more knowledgeable about and prepared for LTC

Knowledgeable About Long-term Care (LTC) by Works With a Financial Professional



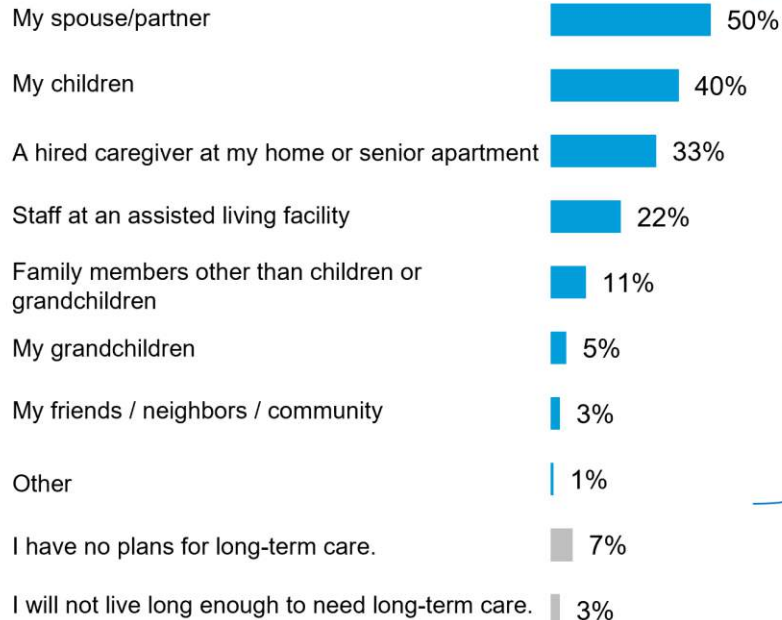
Actions Done for LTC by Works With a Financial Professional



Only statistically significant comparisons for the generation cuts are being shown here. Please see the banners for the full breakdown.

Partners and children top the list of expected primary caregiver(s)

Expected Primary Caregiver(s) for Future LTC



90%
Expects
primary
caregiver(s)
(NET)



Those who have act(ed) as a caregiver are more likely than those who haven't to expect their children to be their source of care (45% vs. 34%).



Primary LTC decision-makers are more likely to expect their children to be their primary source of care (47% vs. 34%).



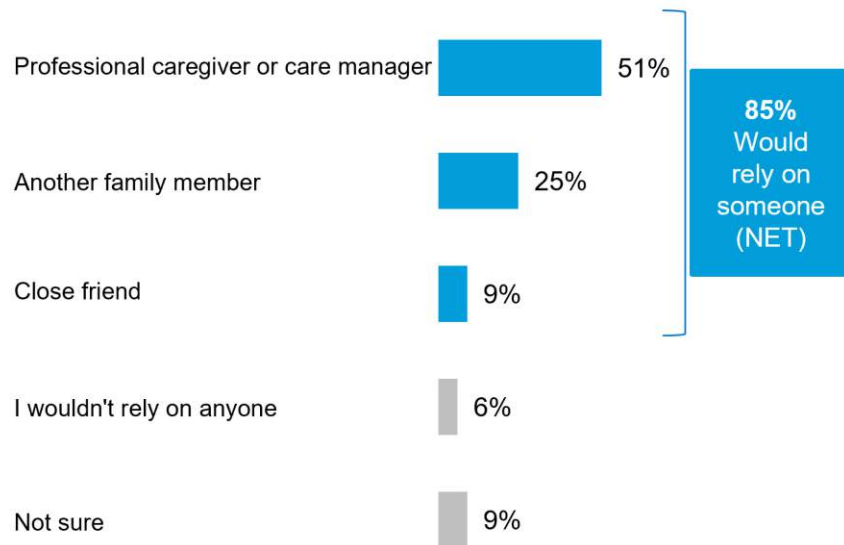
Millennials are more likely than Boomers+ to expect their family members other than children or grandchildren to be their primary source of care if they needed LTC in the future (15% vs. 7%).



Half would rely on professional caregiver or care managers most if their loved one could not be a primary source of LTC in the future

Next Most Relied-On Caregiver

(Among those who expect their children, grandchildren, family members, friends/neighbors/community, or spouse/partner to be primary source of LTC in the future)





Innovation and home care are seen as the future of affordable LTC in the next 5+ years

Biggest Impact on Improving LTC Affordability in Next 5+ Years

 **58%** Advancements in medical technology/treatment (NET)

Top 3



41% 
Advancements in medical treatments



35%
Expansion of home-based health services and telehealth services



31% 
Advancements in medical technology

29%



Increased wages of healthcare workers who provide long-term care

28%



Increased government funding and regulation

24%



Changes in cultural attitudes prioritizing affordable caregiving and aging

21%



Growth of private-sector solutions

13%



The prevalence of GLP-1 drugs to help with medical concerns like diabetes and obesity

12%



Increased immigration of healthcare workers who provide long-term care

3%



Other



Boomers+ are more likely than Millennials to say that the expansion of home-based health services and telehealth services will have the biggest impact on LTC affordability in the next 5+ years (43% vs. 28%).

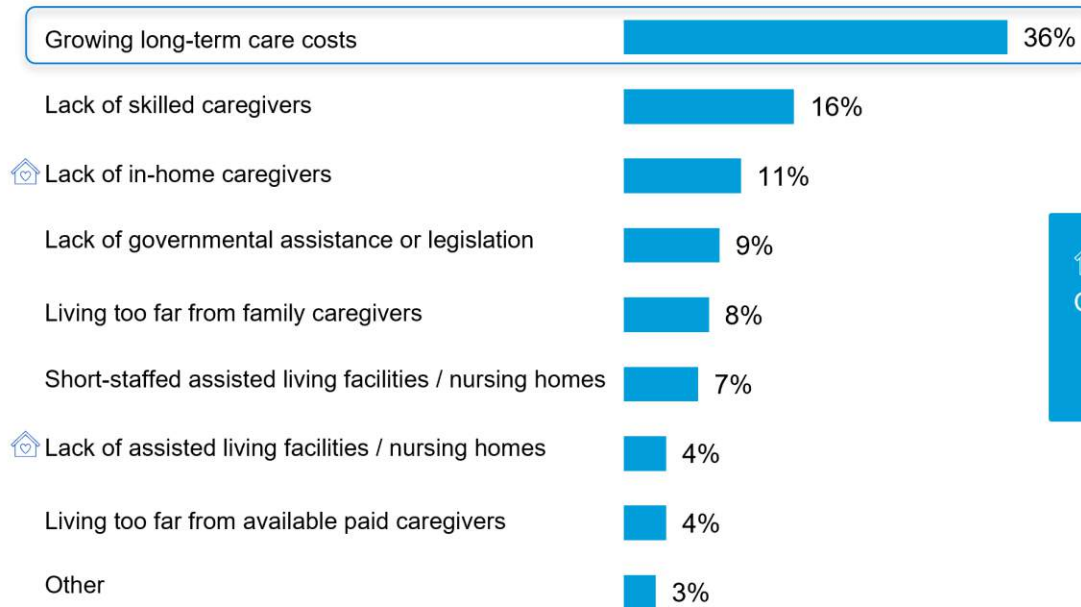


Primary LTC decision-makers are more likely to report advancements in medical treatments / technology as having the biggest impact in the next 5+ years (63% vs. 54%).

Please see note section for full response text.
Please see note section for caregiver callout.

Cost is the leading concern around LTC

Biggest LTC Concern For Yourself or Loved Ones



 **16%**
Care facilities
concerns
(NET)



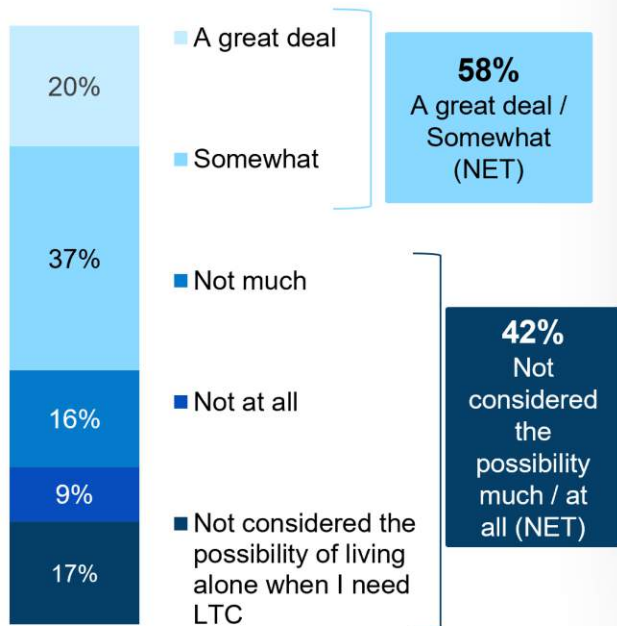
Non-caregivers are more likely than those who have act(ed) as one to say their biggest concern is growing LTC care costs (41% vs. 31%).



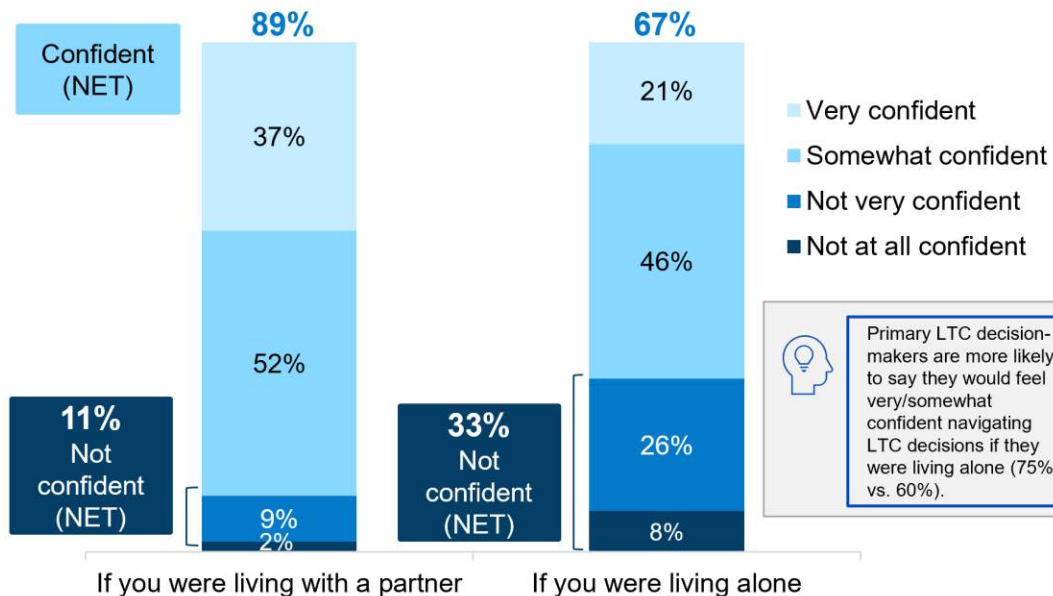
Those who have not primarily made LTC decisions for loved ones are more likely than those who have to cite growing LTC care costs as their biggest LTC concern (43% vs. 27%).

Clear majorities feel confident navigating LTC decision-making. More adults would feel confident with a partner.

Considered Possibility of Living Alone When Needing LTC



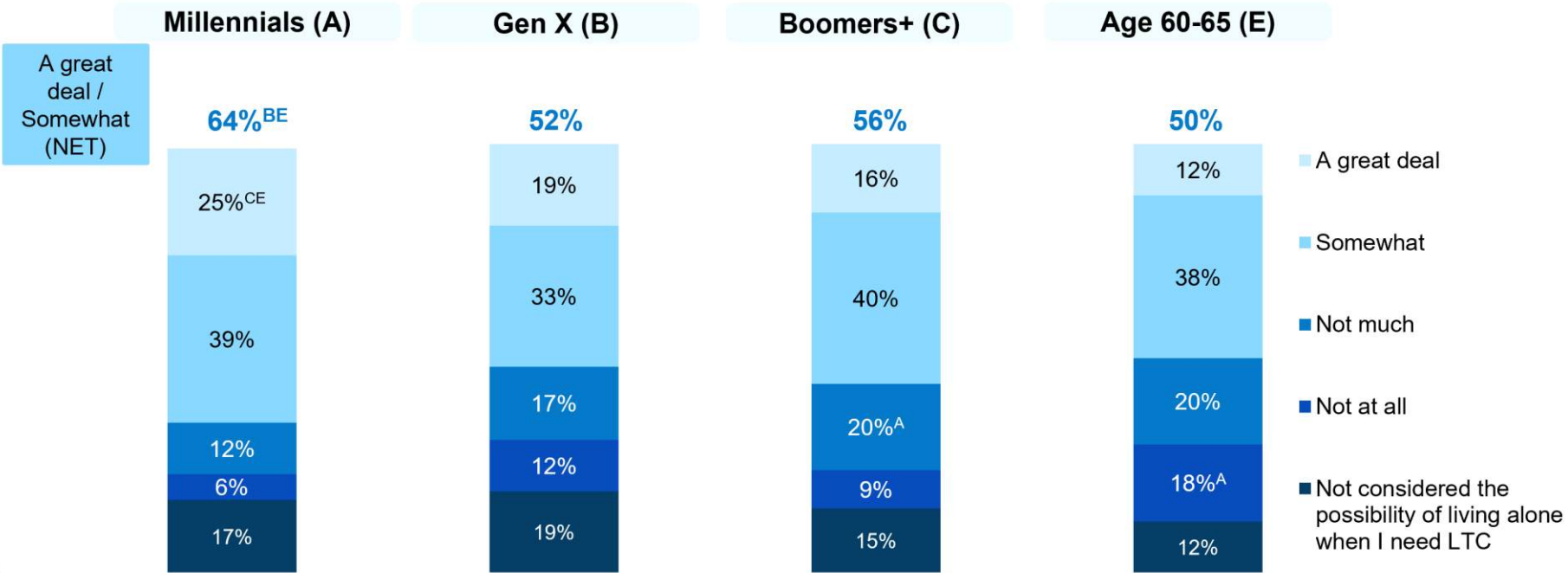
Confidence in Navigating LTC Decisions in Different Situations





Millennials are more likely to have considered the possibility of living alone when they need LTC compared to Gen X and those age 60-65

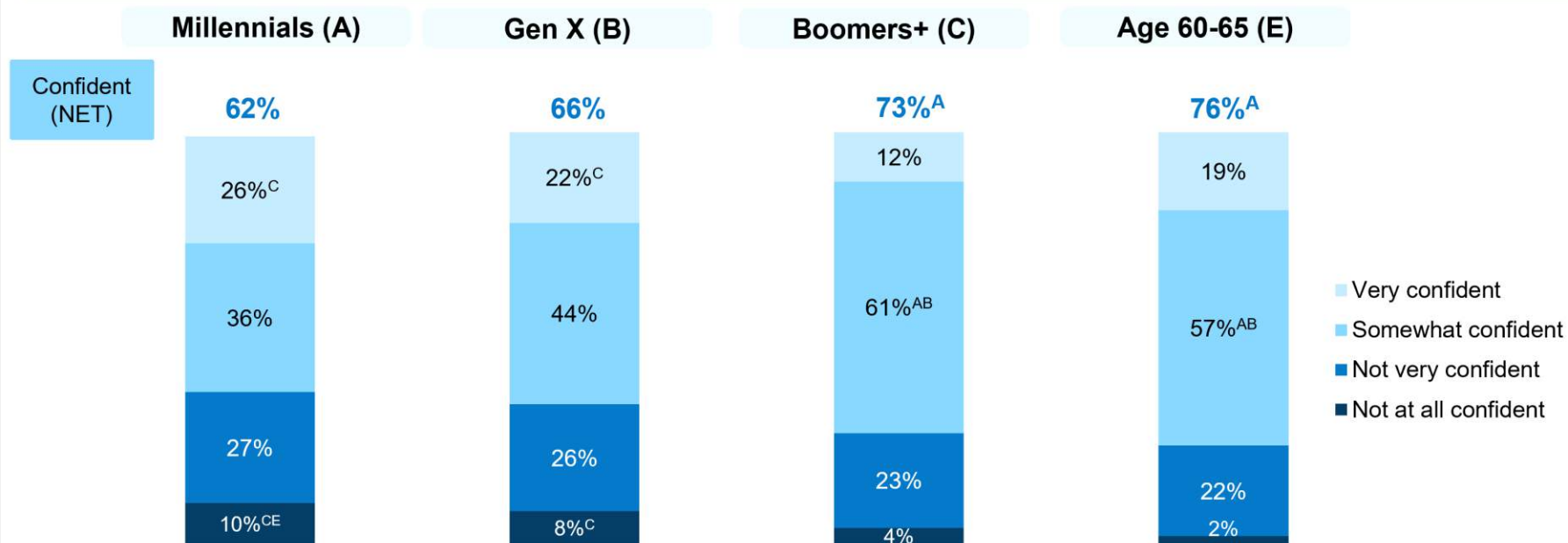
Considered the Possibility of Living Alone when LTC is Needed by Generations



Boomers+ and those age 60-65 are more likely than Millennials to feel confident navigating LTC decision if they were living alone

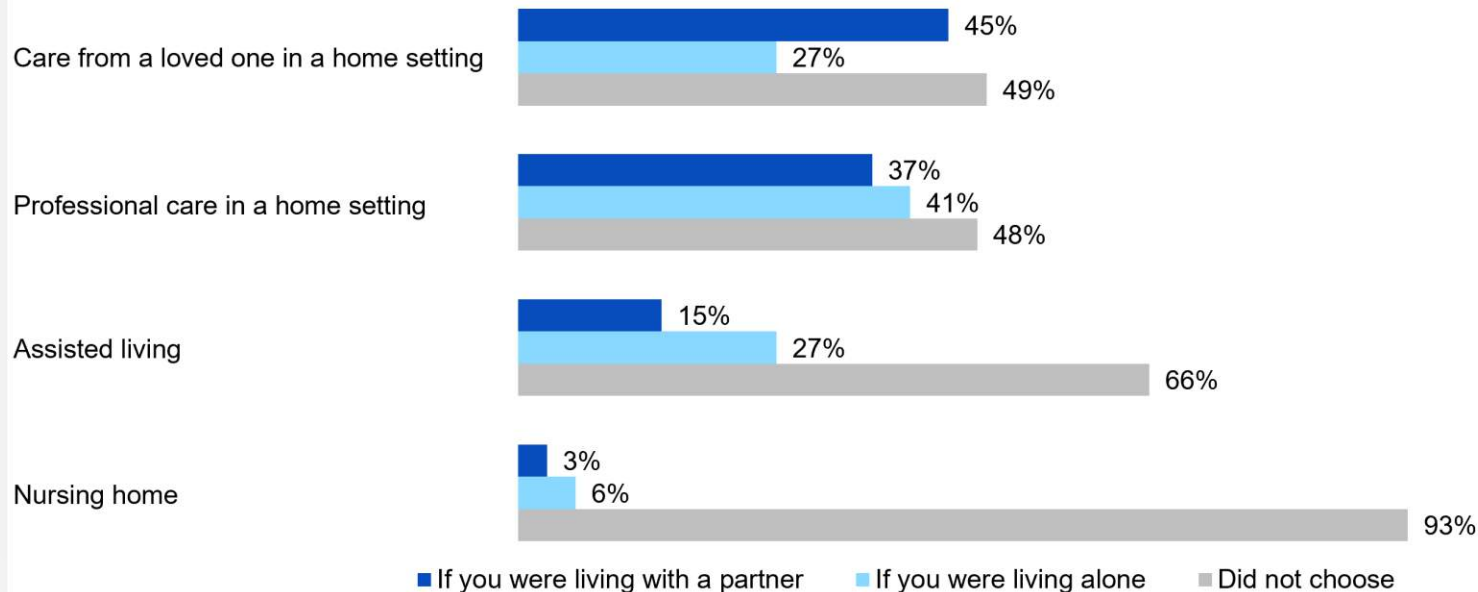
Considered the Possibility of Living Alone when LTC is Needed

(% If you were living alone)



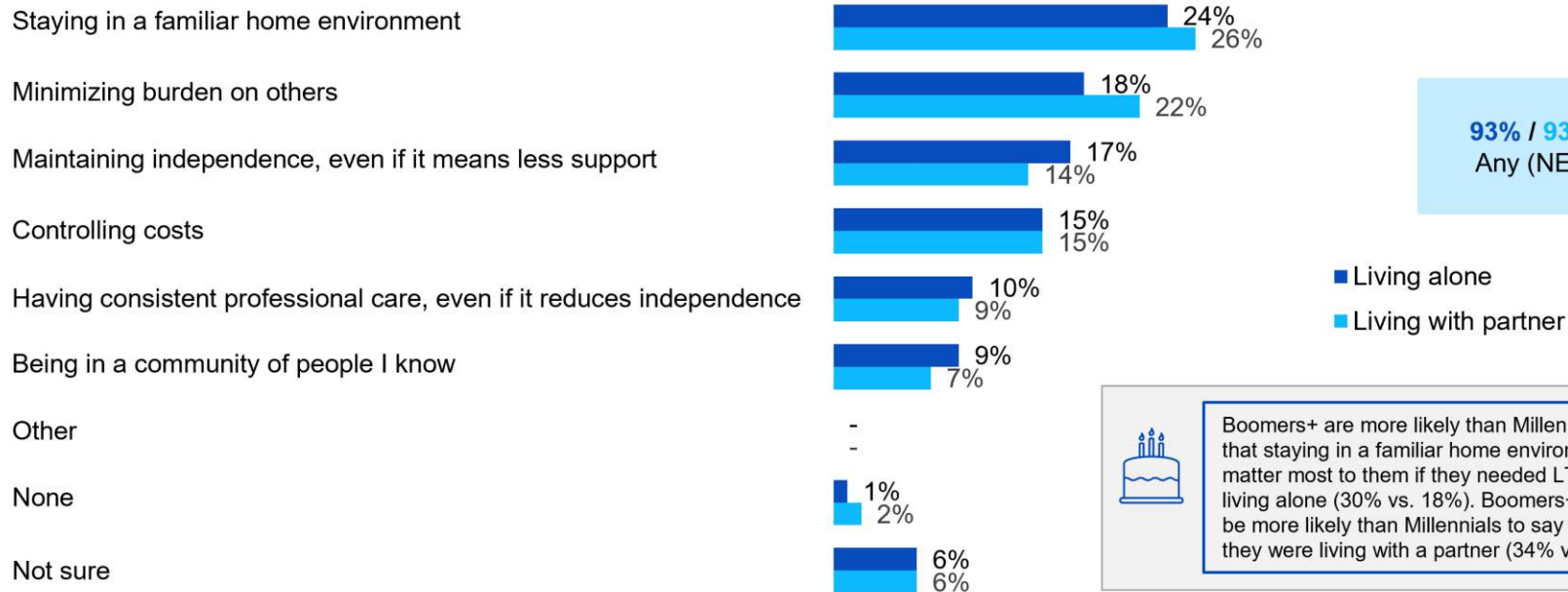
Very few would chose to live in a nursing home if they needed LTC no matter if they were living with a partner or alone

Preference in Care Setting When LTC is Needed



Staying in a familiar home environment matters most to Americans age 30+ regardless of if they live alone or with a partner if they need LTC

Most Important LTC Priorities When Living Alone vs. With a Partner



93% / 93%
Any (NET)

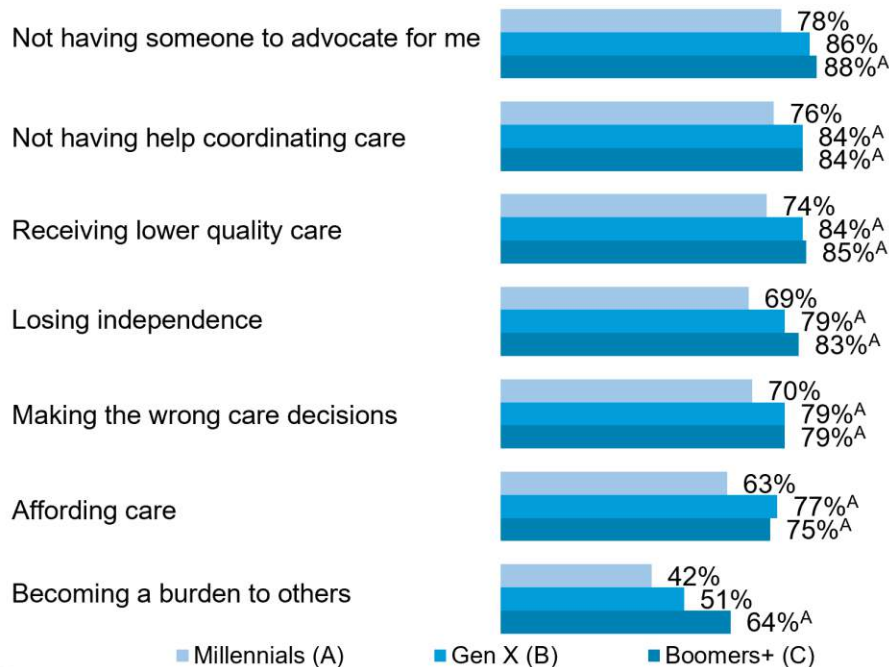


Boomers+ are more likely than Millennials to say that staying in a familiar home environment would matter most to them if they needed LTC and were living alone (30% vs. 18%). Boomers+ would still be more likely than Millennials to say the same if they were living with a partner (34% vs. 21%).

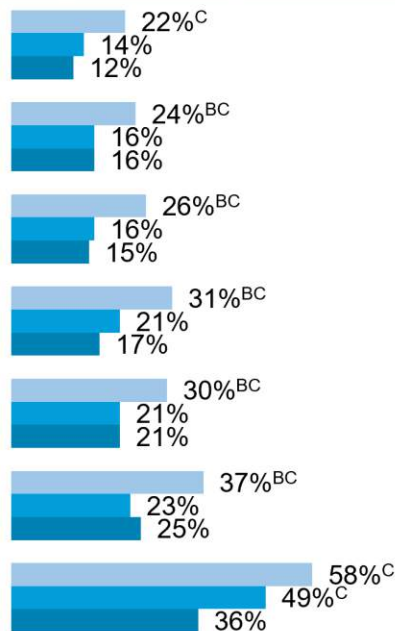
Gen X and Boomers+ seem to be more concerned about a variety of different LTC scenarios if they were living alone

LTC Concerns When Living Alone Vs. With a Partner by Generations

% If you were living alone

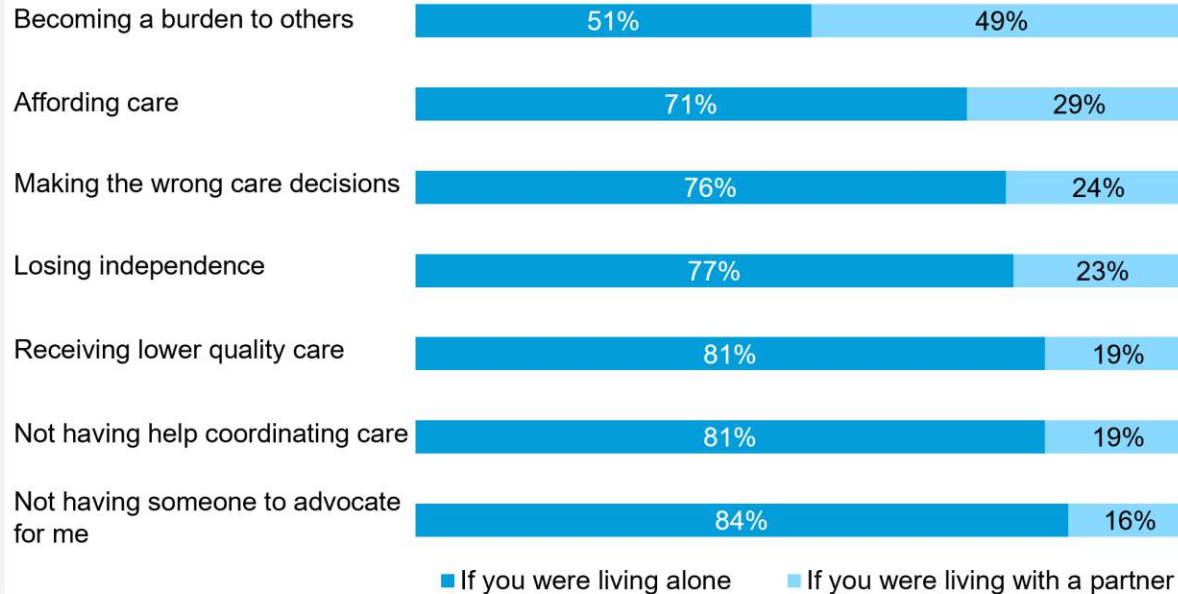


% If you were living with a partner



~4 in 5 are concerned most about not having help coordinating care or not having someone advocate for them if they were living alone when facing LTC

LTC Concerns When Living Alone Vs. With a Partner



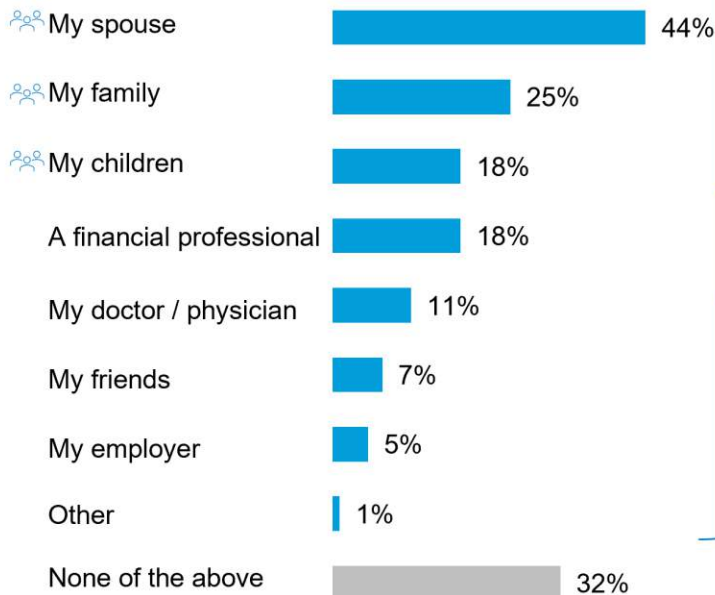
LTCI owners are more likely to be more concerned about making the wrong care decisions if they were living with a partner (32% vs. 22%) and non LTCI owners are more likely to be more concerned about not having someone to advocate for them (86% vs. 75%) and not having help coordinating care (83% vs. 72%) if they were living alone.



Primary LTC decision-makers are more likely than those who aren't to be more concerned about making the wrong care decisions if they were living with a partner (30% vs. 20%). Non-primary LTC decision-makers are more likely than those who are to be more concerned about not having someone to advocate for them (89% vs. 77%) and not having help coordinating care (84% vs. 77%) if they were living alone.

Discussion around potential LTC costs are often had with family members

Persons Discussed Potential LTC Costs With



68%
Any (NET)

60%
Family
members
(NET)



LTCI owners are more likely to talk with others about LTC costs than non-LTCI owners (94% vs. 61%).



Caregivers are more likely to talk with others about LTC costs than non-caregivers (80% vs 54%).



Primary LTC decision-makers are more likely to have discussed potential LTC costs with others (85% vs. 55%).



Those who work with financial professionals are more likely than those who do not work with one to discuss potential LTC costs with family members (72% vs. 51%).



Over 2 in 5 have an FP they pay to help with their financial plans, and more than a fifth are looking for one

Pays to Work With a Financial Professional (FP)

Yes, I currently have a financial professional / financial advisor I pay to help me



44%

No, I don't have one I pay to work with and don't want one



34%

No, I don't have one, but I'm looking for someone to pay to help me



22%

56%
No (NET)



Boomers+ are more likely than Gen X to pay a financial professional (50% vs. 37%).



LTCI owners are more likely to have a financial professional than those that don't own LTCI (72% vs. 37%).



Caregivers are more likely to have a financial professional (49% vs. 37%).

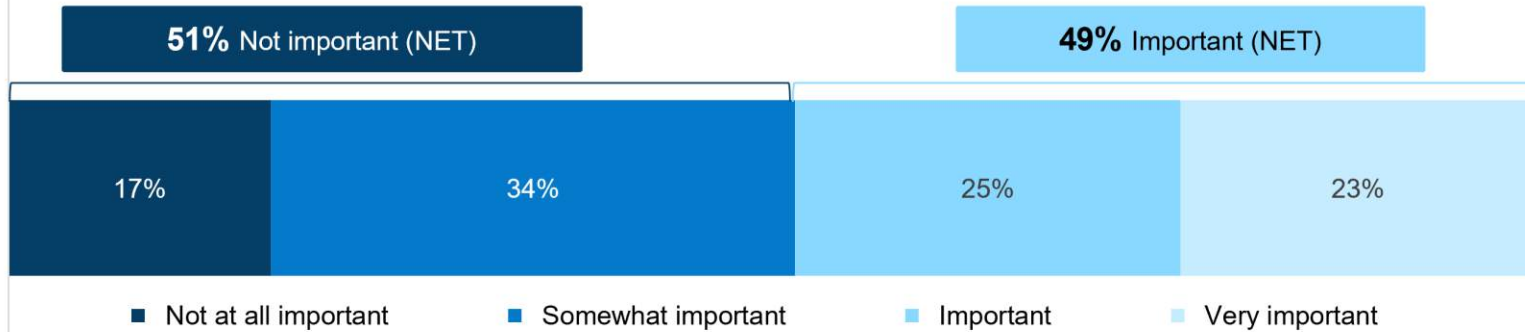


Primary LTC decision-makers are more likely to have a financial professional (60% vs. 32%).



Americans 30+ are split opinion on the importance of FPs discussing LTC with clients, highlighting an opportunity for FPs to show their value in these conversations

Importance of FP Discussing LTC Costs With Them



Millennials (64%) are more likely to feel that it is important or very important that a financial professional discuss LTC costs with them than Gen X (47%), Boomers+ (30%) and those ages 60-65 (41%).



LTCI owners are much more likely to feel it is important or very important that a financial professional discuss LTC costs with them. (74% vs. 42%).



Caregivers are more likely to feel it is important that a financial professional discuss LTC costs with them (58% vs. 37%).

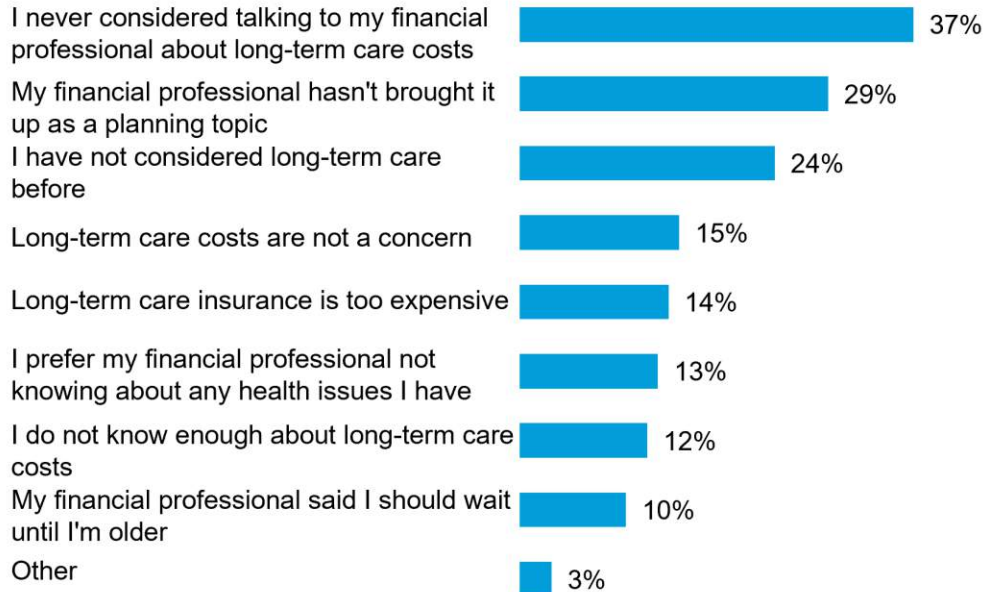


Primary LTC decision-makers are more likely to feel that it is important that a financial professional discuss LTC costs with them (67% vs. 35%).

LTC planning is being overlooked. Nearly 4 in 10 haven't discussed LTC costs with their FP as they never considered it

Reason(s) Why LTC Costs Have Not Been Discussed With FP

(Among those who have an FP but haven't discussed LTC costs with them)



Millennials are more likely than Boomers+ to have not discussed LTC costs with their financial professional because they prefer that their financial professional not know about any health issues they have (20% vs. 8%).

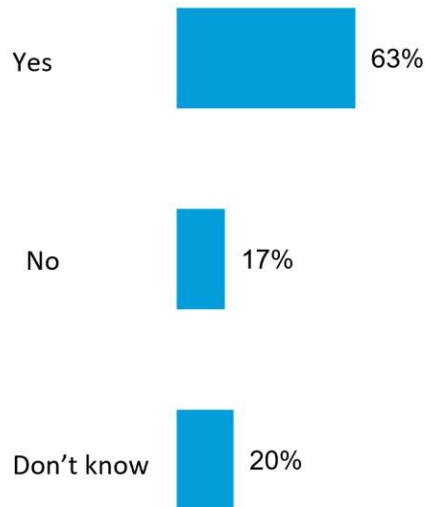


Primary LTC decision-makers have not discussed LTC costs with their financial professional, because they prefer that their FP not know about any health issues they have (20% as compared to only 4% who have not primarily made decisions for loved ones).

A majority of those with an FP plan to discuss LTC costs with an FP in the future

Has Plan to Discuss LTC Costs With FP in the Future

(Among those who have an FP but haven't discussed LTC costs with them)



Boomers+ are the least likely to plan to discuss LTC costs with financial professionals in the future when compared to Millennials and Gen X (31% vs. 88% and 73%).

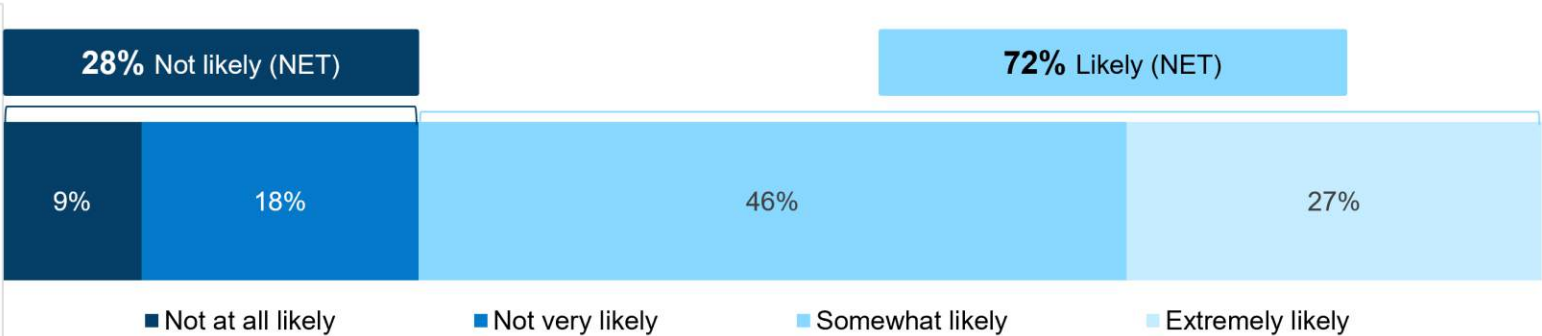


LTCI owners are more likely to plan to discuss LTC costs with a financial professional in the future (76% vs. 58%).



Nearly 3 in 4 are likely to switch FPs to one who could show them how to navigate future LTC costs if theirs could not

Likelihood to Switch FPs to Receive Advice on Navigating Future LTC Costs



Millennials are more likely than Gen X, Boomers+ and 60–65-year-olds to switch to a paid financial professional that could show them how to navigate future LTC costs (83% vs. 69%, 63%, 72%).



LTCI owners are more likely to switch to a paid financial professional that could show them how to navigate future LTC costs (84% vs. 69%).



Caregivers are more likely to switch to a paid financial professional that could show them how to navigate future LTC costs (78% vs. 66%).

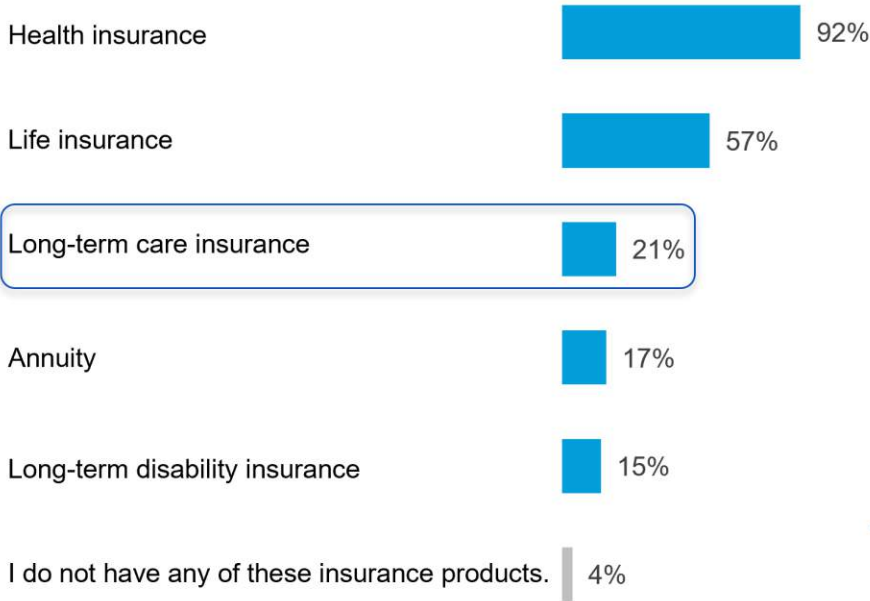


Primary LTC decision-makers are more likely to switch to a paid financial professional that could show them how to navigate future LTC costs (81% vs. 66%).



Just about one in five indicate that they own long-term care insurance (LTCI)

Insurance Products Owned



96%
Any
insurance
(NET)



Millennials (27%) are more likely to have LTCI than Gen X (17%, Boomers+ (17%) and those 60-65 (12%)).

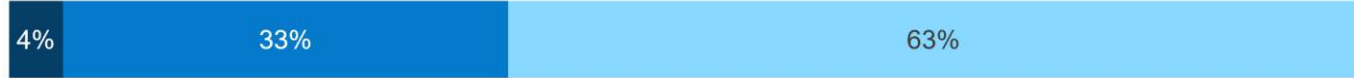


Primary LTC decision-makers are more likely to have LTCI (33% vs. 11%).

Willingness to purchase LTCI increases when benefits support in-home care access and heir protection

Willingness to Purchase LTCI Based on Features

LTCI proceeds that can be used to pay for in-home professionals or for family / friends to provide informal care in your home



Unused long-term care benefits are returned as a death benefit to a spouse and / or heirs (no use it or lose it)



LTCI proceeds that can be used to pay for professional care in the home or in a care facility

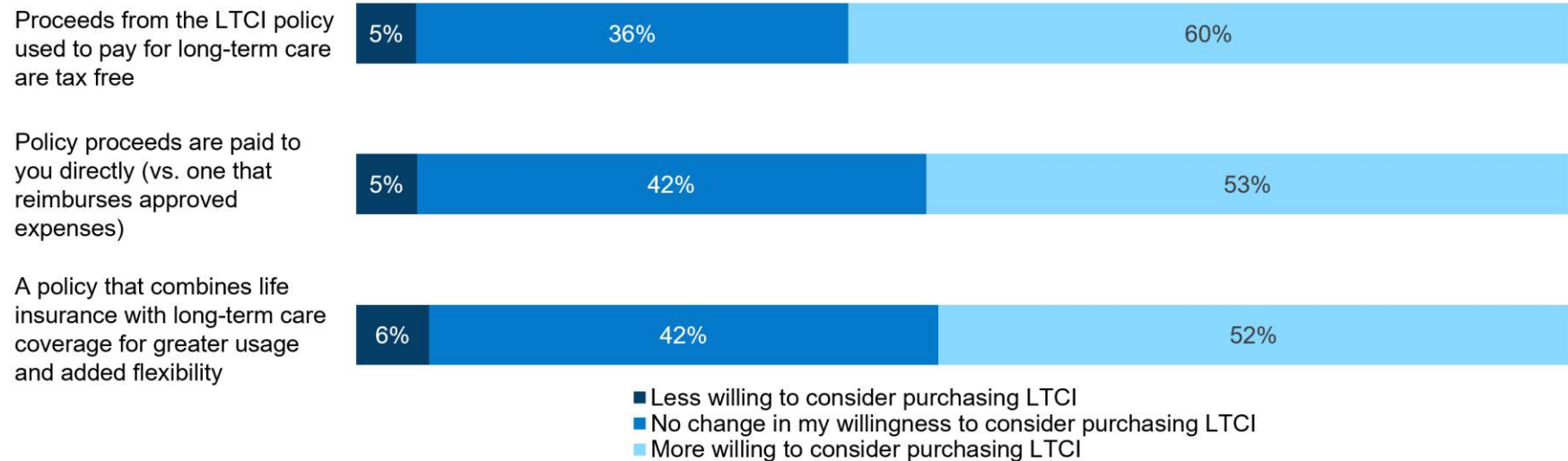


- Less willing to consider purchasing LTCI
- No change in my willingness to consider purchasing LTCI
- More willing to consider purchasing LTCI



Tax-free benefits, direct payouts, and greater usage and flexibility increase willingness to purchase LTCI

Willingness to Purchase LTCI Based on Features (Cont'd.)



Millennials are more willing than Gen X, Boomers+ and those 60-65 to consider purchasing LTCI if the policy combines life insurance with LTC coverage for greater usage and added flexibility (60% vs. 49%, 44%, and 43%).



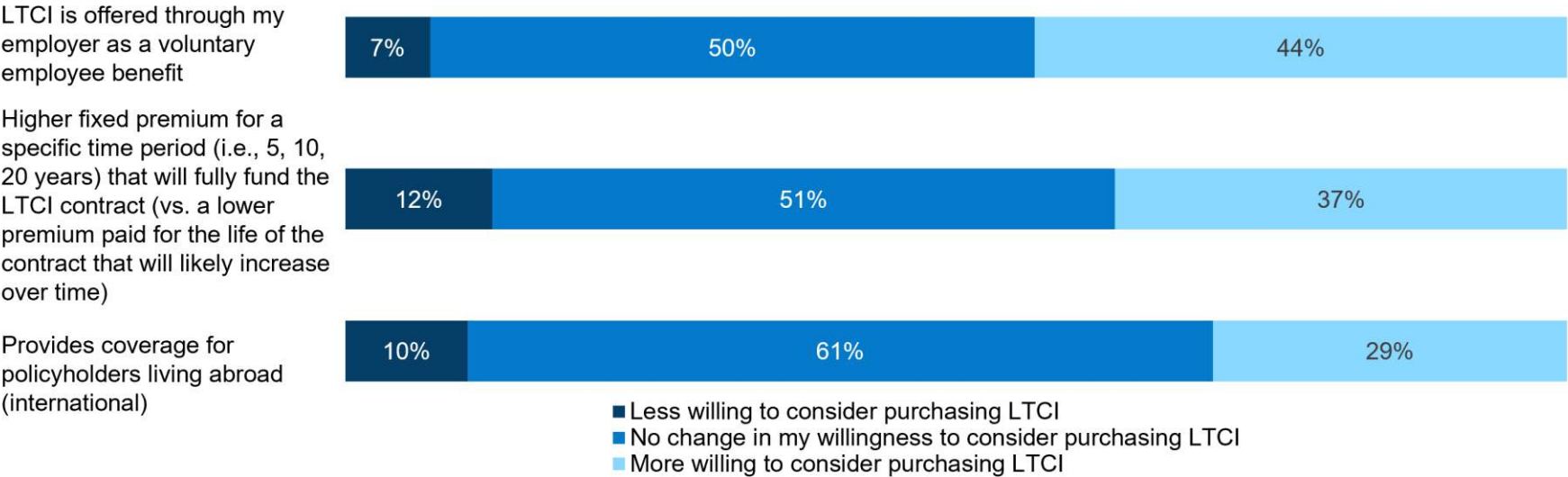
Those who are caregivers are more willing to consider purchasing LTCI than non-caregivers if:

- Policy proceeds are paid to you directly (59% vs. 47%).
- A policy combines life insurance with LTC coverage for greater usage and flexibility (56% vs. 47%).



Employer access, fixed premiums, and international coverage do little to shift LTCI interest

Willingness to Purchase LTCI Based on Features (Cont'd.)



Those who are caregivers are more willing to consider purchasing LTCI than non-caregivers if:

- Higher fixed premium for a specific time period (43% vs. 30%).
- Provides coverage for policyholders living abroad (33% vs. 23%).



Avoiding being a burden tops the list of reasons to purchase LTCI

Reason(s) LTCI Was Purchased/Would Be Purchased

 67% Avoid being a burden (NET)

Top
3



49%

To avoid being a financial burden on my family or friends



44%

To avoid being a physical burden on my family or friends



39%

To avoid being an emotional burden on my family or friends

37%



To lessen stress on my family or friends

32%



To let my family or friends enjoy time with me instead of being my caregivers

30%



To protect assets / income for my surviving spouse

29%



To give me more control over the care I can receive

28%



To reduce my concern

23%



To lessen family disagreements about how to pay for my care

22%



To preserve more of my money to leave to family, charities, etc.

16%



I have been a caregiver and know the strain it puts on people

13%



To be less dependent on government programs

2%



Other



Those who are 60-65 are more likely to purchase LTCI to avoid being a burden when compared to Millennials and Gen X (79% vs. 65% and 66%).



Non primary LTC decision-makers are more likely to purchase or have purchased LTCI to avoid being a burden (70% vs. 62%).

Affordability and lack of immediate need are primary reasons why Americans age 30+ would not prioritize having LTCI

Three Primary Reasons to Not Prioritize LTCI

Top 3



38%

It is too expensive



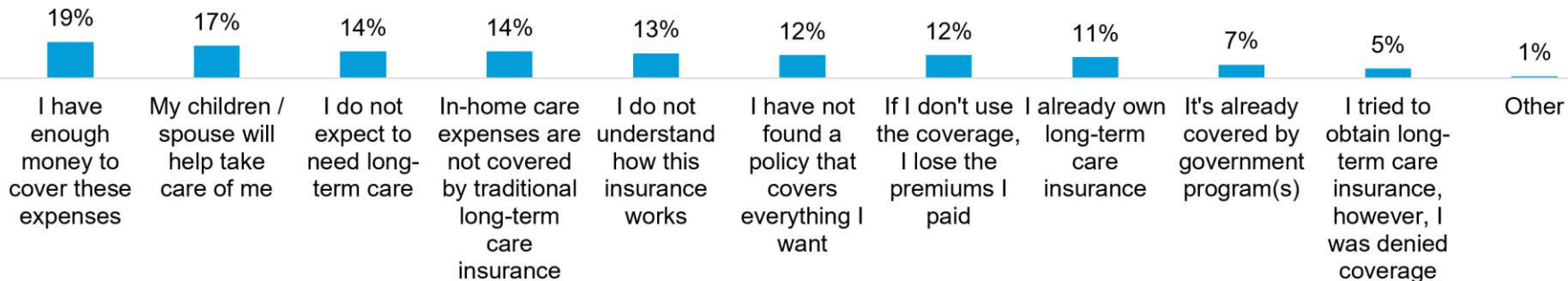
23%

I may purchase it in the future, but do not need long-term care insurance right now



22%

Premiums often rise until they are unaffordable





Most overestimated the monthly cost of a specific LTCI scenario

Estimated Locked-in Monthly Cost For LTCI Policy

Summary of plan details for 50-year-old male:

- Provides 6 years of long-term care coverage, available immediately at time of purchase
- Monthly benefits start at \$2,000/month, but grow over time
- By age 85, the monthly benefit reaches \$5,600/month and keeps increasing annually



Millennials estimate that the monthly locked-in LTCI cost is \$500+ when compared to Gen X, Boomers+ and age 60-65 (31% vs. 19%, 18% and 11%).



Non primary LTC decision-makers believe that less than \$100 to less than 200 would be the locked-in monthly cost for LTCI (43% vs. 30%).

After seeing the price of a LTCI scenario, over half are willing to consider purchasing a similar LTCI plan for themselves

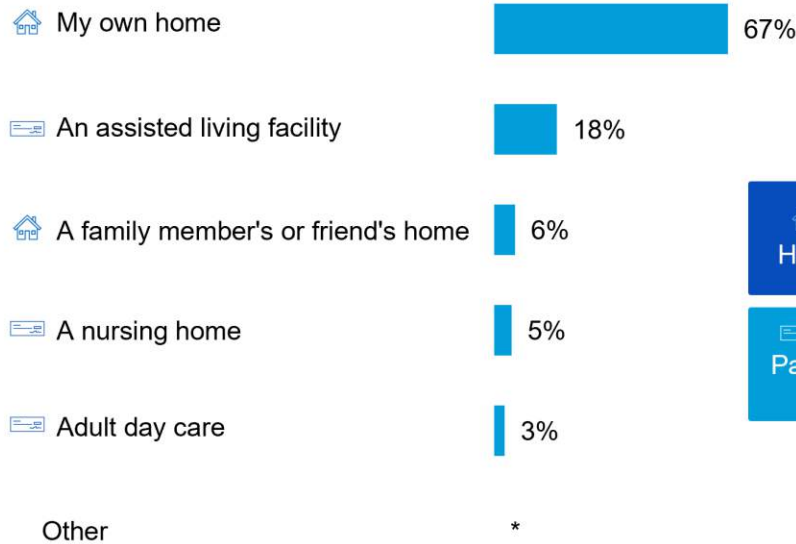
Impact of \$130/month Locked-in LTCI Cost on Purchase Consideration





Home, either one's own or a loved one's, is the most preferred location to receive LTC if needed

Most Preferred Locations to Receive LTC



 **73%**
Home (NET)

 **26%**
Paid Facilities
(NET)

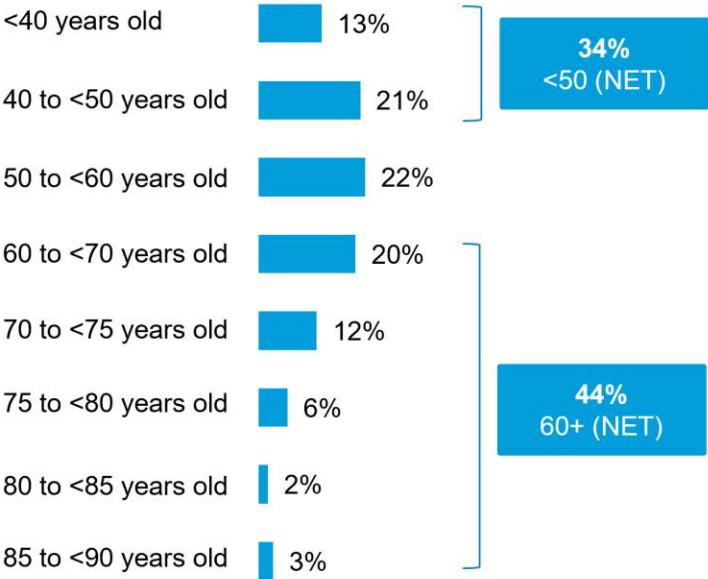


Gen X are more likely than Millennials to prefer receiving LTC in their own home or family/friend's home (78% vs. 68%).



More than 2 in 5 believe that age 60 or older is the right time for them to buy LTCI regardless of whether they plan to buy it

Right Time to Buy LTCI For Themselves





Millennials feel that less than age 50 would be the right time to buy LTCI when compared to Gen X and Boomers+ (45% vs. 23% and 34%).



LTCI owners feel that those age less than 50 would be the right time to buy LTCI versus those that do not own LTCI (56% vs. 29%).

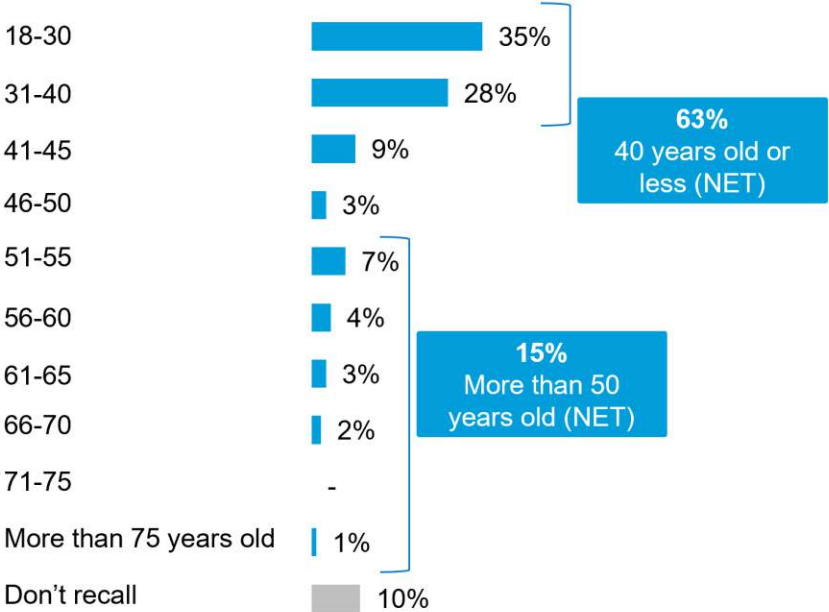


Those who are not caregivers feel that 60+ is the right time to purchase LTCI when compared to caregivers (49% vs. 39%).



Among those who own LTCI, more than 3 in 5 say they purchased it at 40 years old or less

Age LTCI Purchased for Self
(Among those who own LTCI for themselves)



Primary LTC decision-makers purchased LTCI at ages 18-30 compared to those that don't make decisions for loved ones (43% vs. 17%).

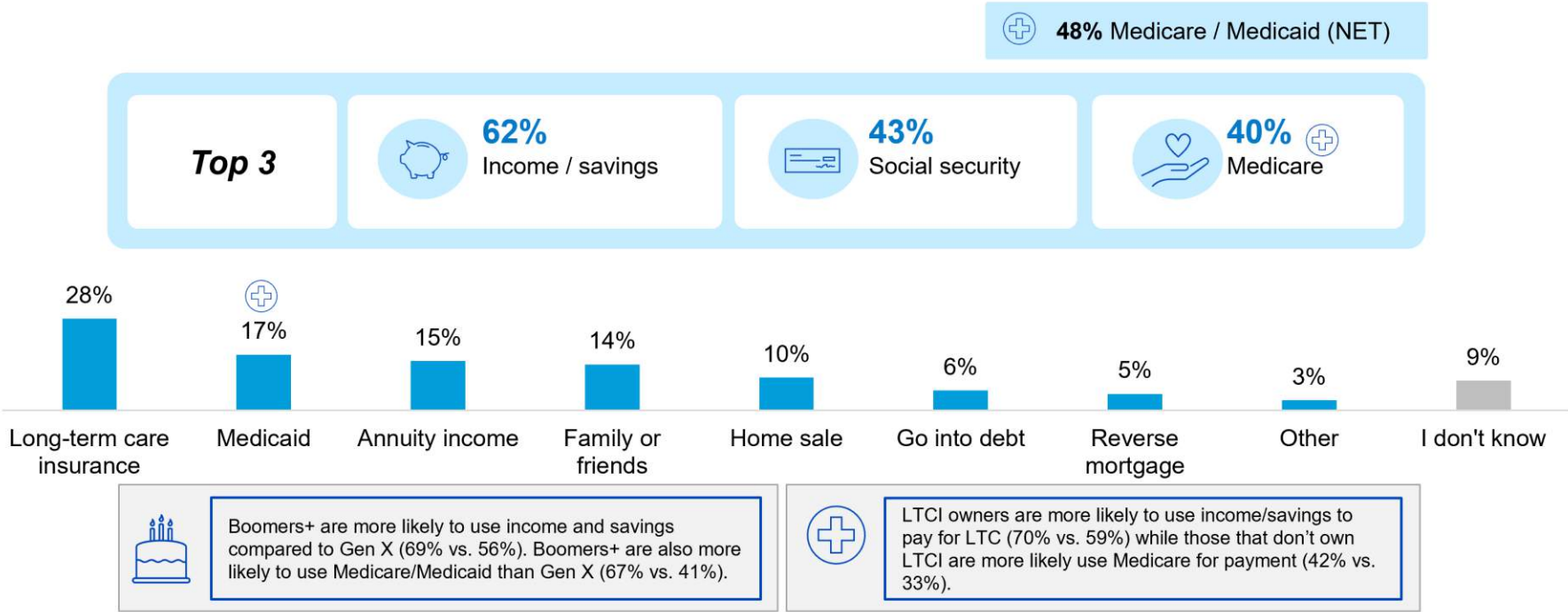


Those who are not caregivers purchased LTCI at age 44 (mean) versus age 36 (mean for caregivers).



Income / savings, followed by Social Security, top the list for how Americans age 30+ plan to pay for LTC costs

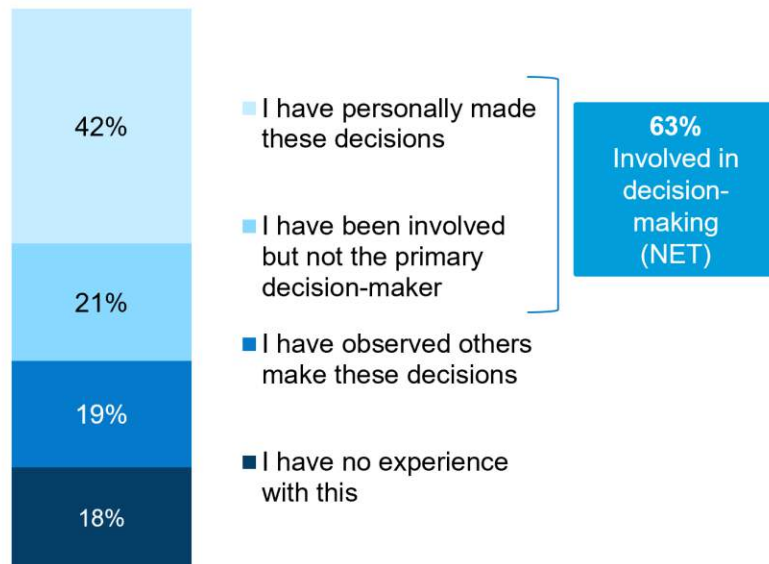
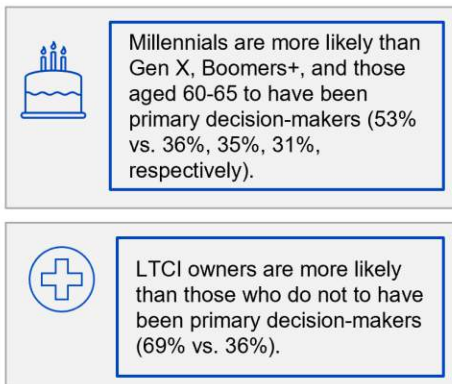
Sources for Paying LTC Costs





Nearly two-thirds have been involved in LTC decision-making for a loved one

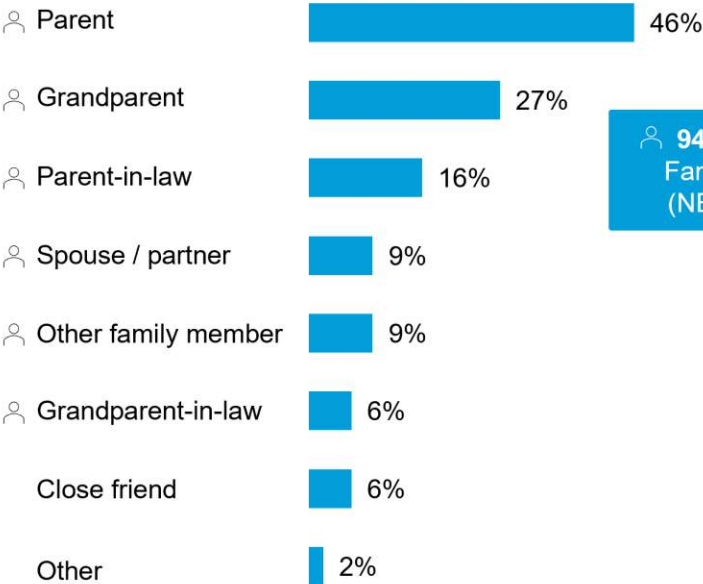
Experience With LTC Decision-making for Loved One





A family member is typically the one who requires LTC, especially a parent

Person Who Required LTC
(Among those with LTC experience)



 **94%**
Family
(NET)



Gen X and Boomers+ are more likely than Millennials to say their experience was with a parent (54%, 62% vs. 29%).



Those who have act(ed) as a caregiver are more likely than those who haven't to say it was a parent (50% vs. 39%).



Primary LTC decision-makers are more likely than those who aren't to say their parent required long-term care (54% vs. 38%).

Financial constraints and lack of clear planning were top challenges observed during the LTC decision-making process

Challenges Observed During LTC Decision-Making Process

(Among those with LTC experience)

77% Any challenges / issues (NET)

Top 3



32%

Financial constraints limited care options



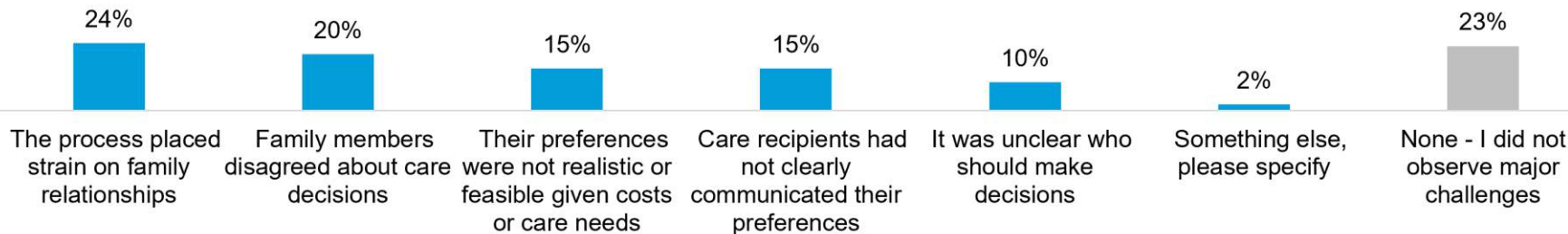
28%

There was no clear plan in place ahead of time



26%

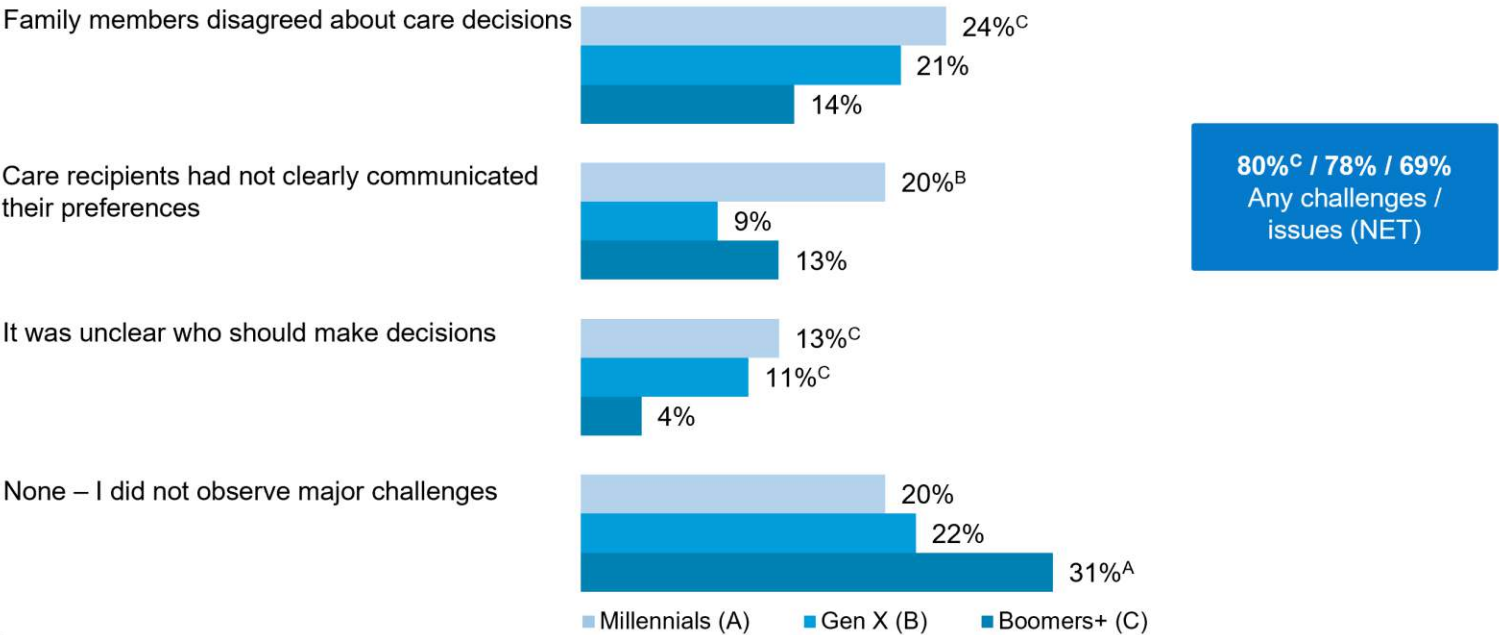
Coordinating care across family members was difficult





Millennials are more likely than Boomers+ to say they faced any challenges during the LTC decision-making process

Issues / Challenges Observed during the LTC Decision-Making Process by Generations
(Among those with LTC experience)

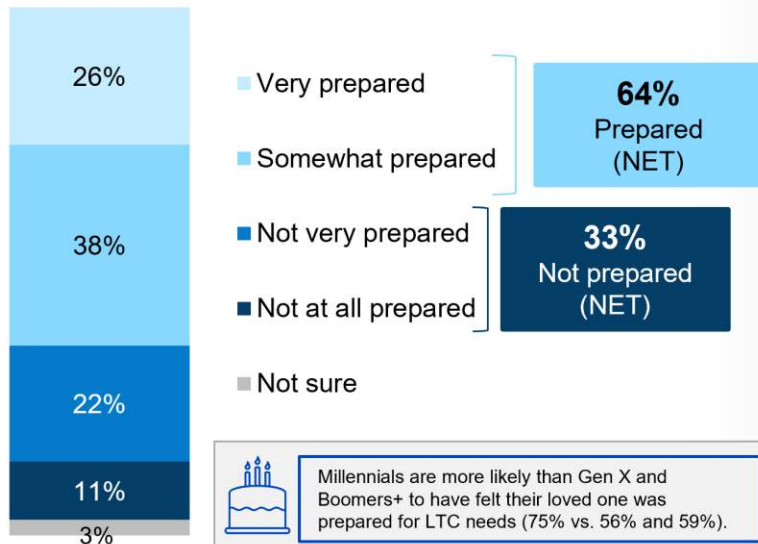


Only statistically significant comparisons for the generation cuts are being shown here. Please see the banners for the full breakdown.

While a majority with LTC experience say their loved one was prepared for their LTC needs, less than half feel more prepared for LTC compared to their loved one

Preparedness of Loved One for LTC Needs

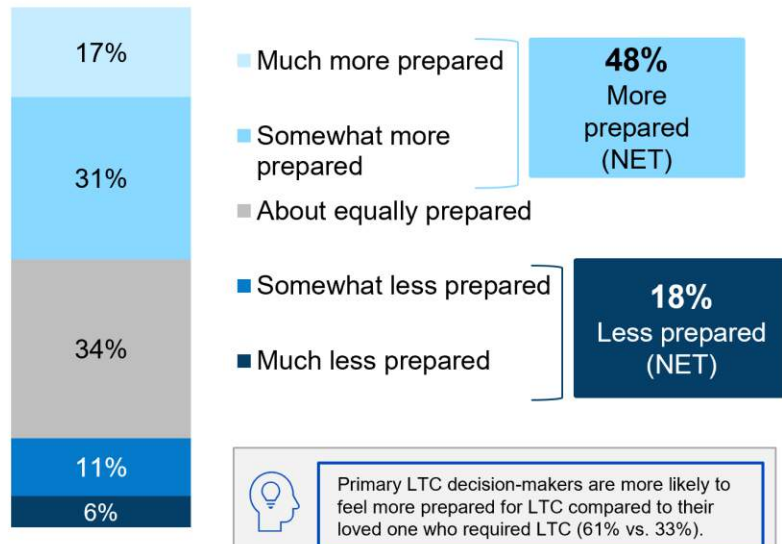
(Among those with LTC experience)



LTCI owners are more likely than those who do not to have felt their loved one was prepared for LTC needs (79% vs. 60%).

Personal Preparedness for LTC Compared to Loved One

(Among those with LTC experience)



Caregivers are more likely to feel more prepared for LTC compared to their loved one who required LTC (53% vs. 38%).

Two-thirds say having clear conversations with family are most important to take earlier in life to prepare for LTC based on their experience

Most Important Actions to Take Earlier in Life to Prepare for LTC Based on Previous LTC Decision-Making

(Among those with LTC experience)

94% Any (NET)



67% Have clear conversations with family (NET)

Top
3



51%

Discuss care preferences early with your loved one



51%

Put medical, care, and legal plans in place early



49%

Have clear conversations with family about how to pay for LTC



48%

Have clear conversations with family about who will provide long-term care

47%

Start saving and financially planning for long-term care earlier

42%

Learn what long-term care is and isn't covered by insurance

37%

Discuss the possibility of caregiving with your family (not those in need of care)

37%

Plan for care needs to last longer than expected

1%

Something else

6%

None - no actions are most important

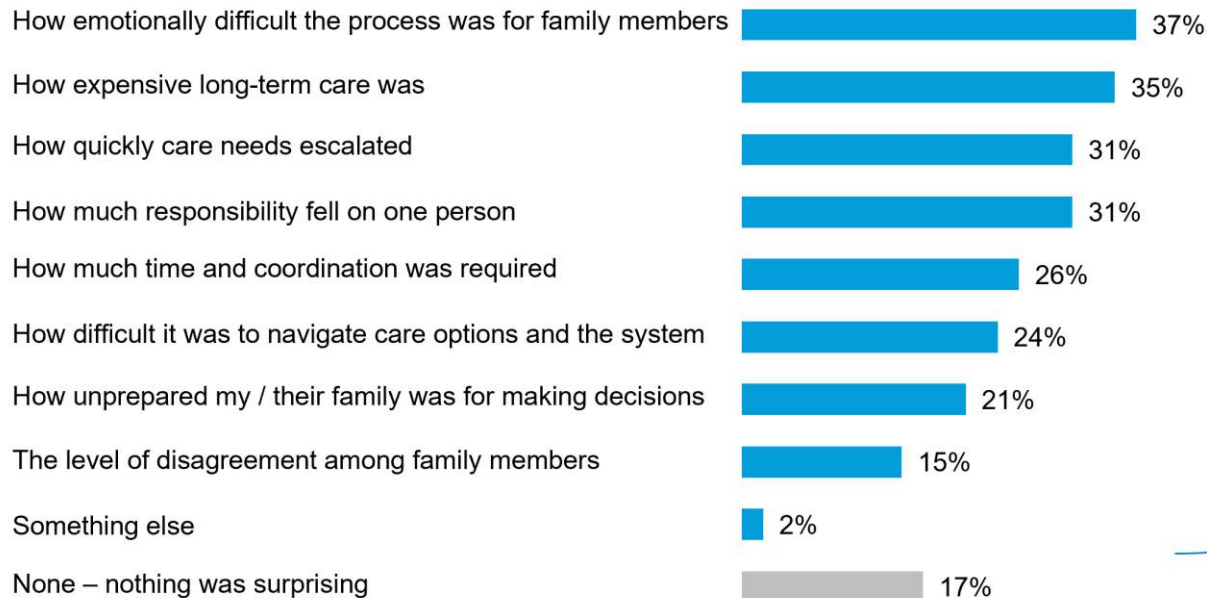


Boomers+ are more likely to say putting medical, care, and legal plans in place early are most important to prepare for LTC compared to Millennials and Gen X (65% vs. 44%, 48%).

Those with LTC experience cite the emotional toll on family, closely followed by cost of LTC, as the most surprising aspect of their loved one's experience

Surprising/Unexpected Aspects of Loved One's LTC Experience

(Among those with LTC experience)



Non primary LTC decision-makers found how expensive long-term care was more surprising than non primary LTC decision-makers (42% vs. 29%).

83%
Any (NET)

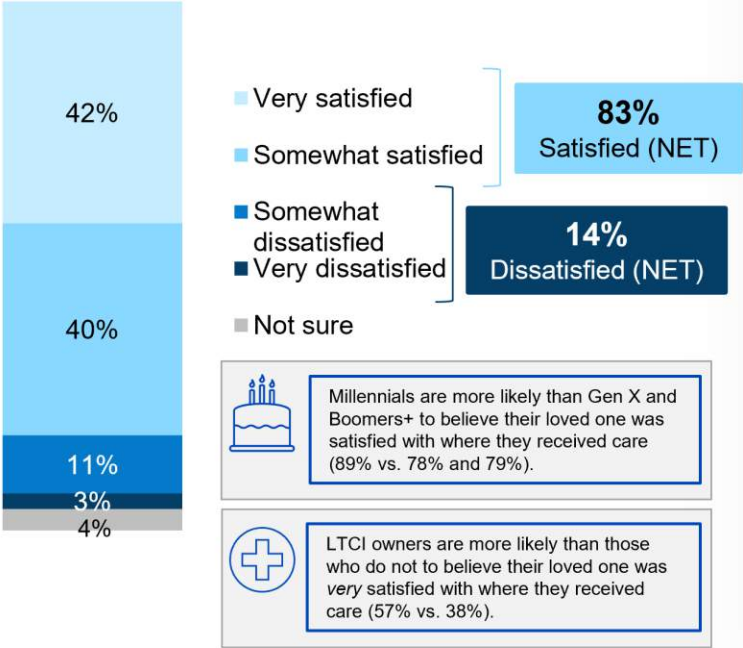


LTCI owners are more likely than those who do not to find how much time and coordination was required surprising (33% vs. 24%).

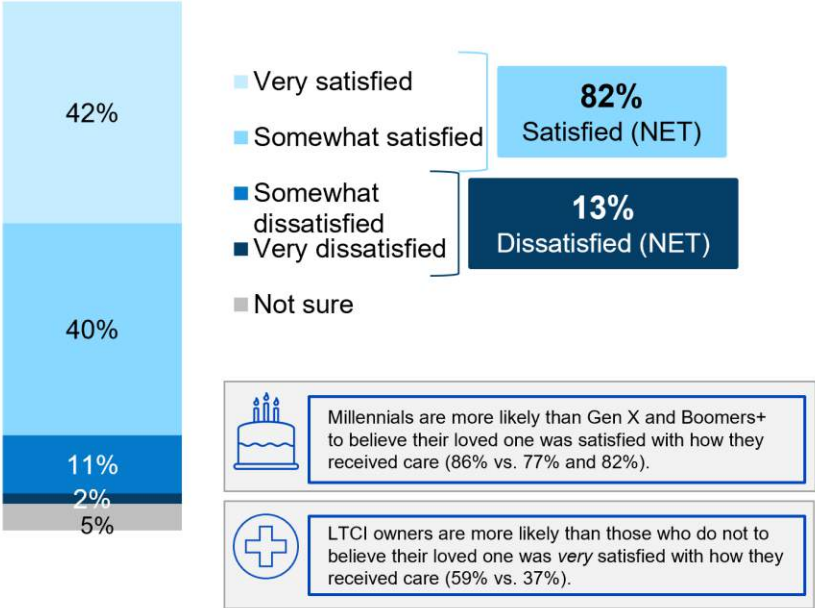


When asked to think of their loved one's LTC situation, a vast majority believe they were satisfied with where and how they received care

Loved One's Satisfaction With Where They Received LTC
(Among those with LTC experience)



Loved One's Satisfaction With How They Received LTC
(Among those with LTC experience)



Beyond quality of clinical care, emotional comfort and family proximity remain central to LTC experience

Most Influenced How Loved One Feels/Felt About LTC Situation

(Among those with LTC experience)

Top 3



59%

Quality of care received



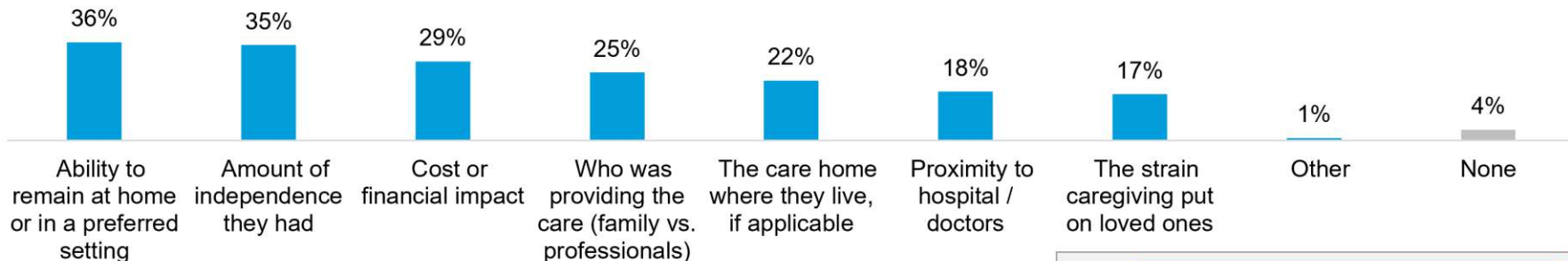
41%

Emotional comfort or sense of dignity



38%

Proximity to family or friends



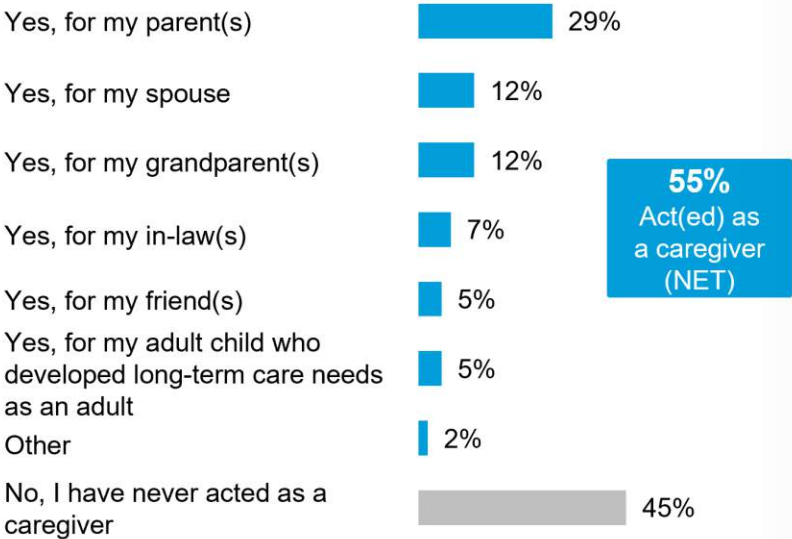
Boomers+ are more likely than Millennials and Gen X to say that proximity to family or friends influenced their loved ones the most about how they feel or felt about their LTC situation (47% vs. 35%, 35%).



Over half have ever acted as a caregiver, often working 22 hours on average

Caregivers and their Loved One(s) Receiving Care

(Among all qualified respondents)



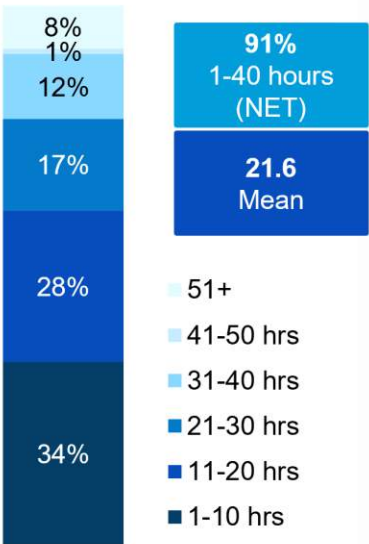
Millennials are more likely to act(ed) as a caregiver for their grandparents than Gen X and Boomers+ (21% vs. 10% and 3%).



Overall, primary LTC decision-makers are more likely to act(ed) as a caregiver for a loved one (77% vs. 39%).

Hours Spent a Week as a Caregiver

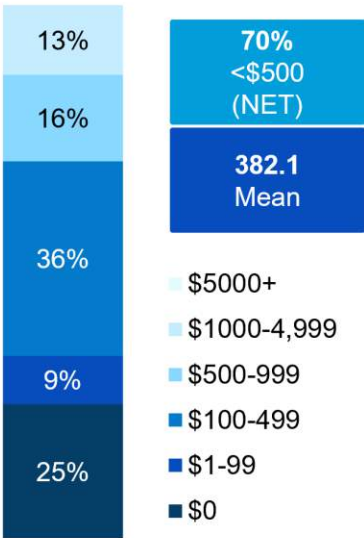
(Among those who act(ed) as a caregiver)



Boomers+ and 60-65-year olds spend more hours per week as caregivers than Millennials and Gen X (26 hours, 29 hours vs. 19 hours, 21 hours).

Monthly Non-reimbursed Caregiving Related Expenses

(Among those who act(ed) as a caregiver)



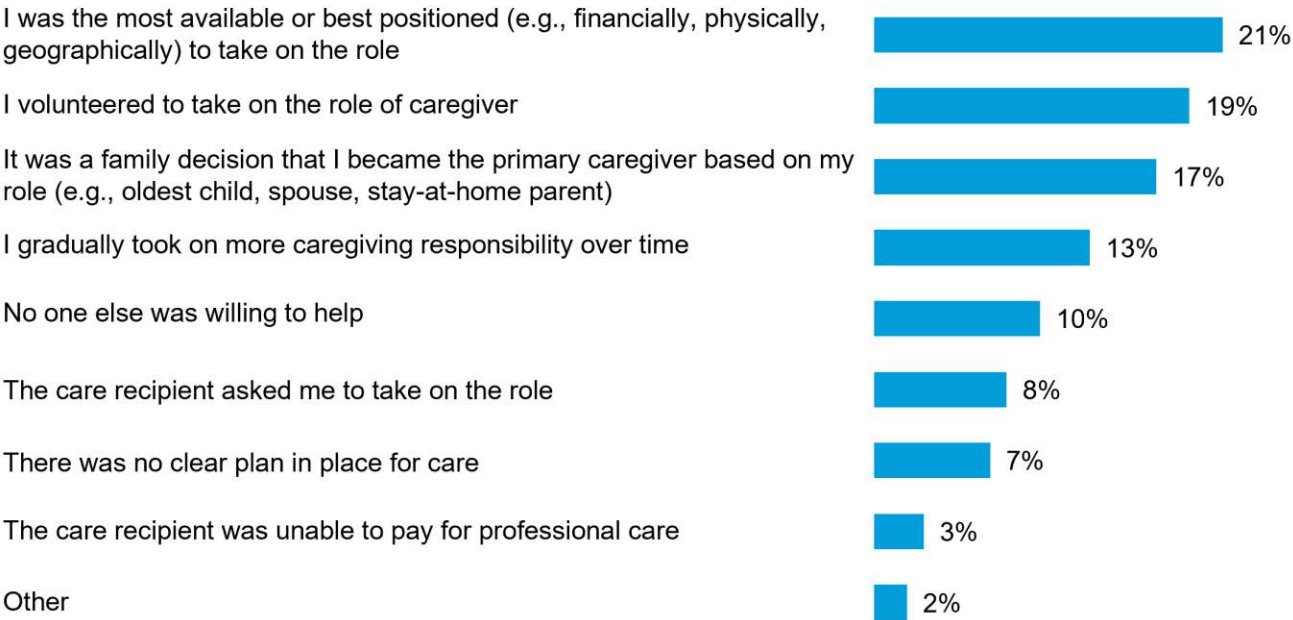
Primary LTC decision-makers are more likely to have more monthly expenses (\$445 vs. \$291).



Around a fifth of caregivers become one as they were the best positioned to take the role

How Caregivers Came to Take on Their Caregiving Responsibilities

(Among those who have act(ed) as a caregiver)

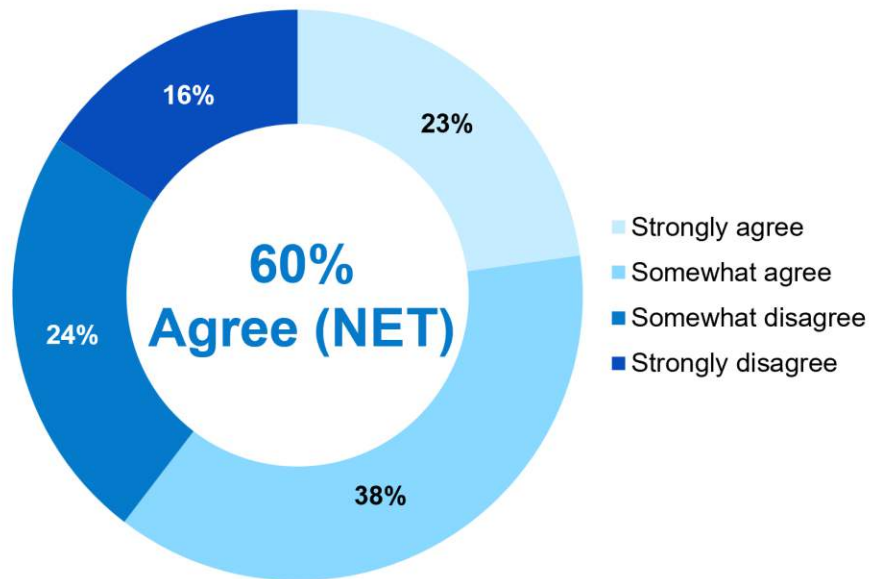




Almost a quarter of caregivers *strongly* agree that they have a back-up plan if they can no longer provide care to their loved one

"I have / had a back-up plan for if something happens to me and I can / could no longer provide care to my loved one"

(Among those who have act(ed) as a caregiver)



Care facilities are often included in caregiver back-up plan for their loved one's LTC

Back-up Plans if the Caregiver Can No Longer Provide Care to their Loved One

(Among those who have act(ed) as a caregiver and has a back-up plan)

Another family member will care for them 40%

I or other loved ones will hire a professional caregiver for home health care 38%

They will go into an assisted living facility 36%

They will go into a nursing home 23%

Someone else outside of the family will care for them 21%

Other 1%



Millennials are more likely than Gen X to have a back-up plan for assisted living (59% vs. 39%).

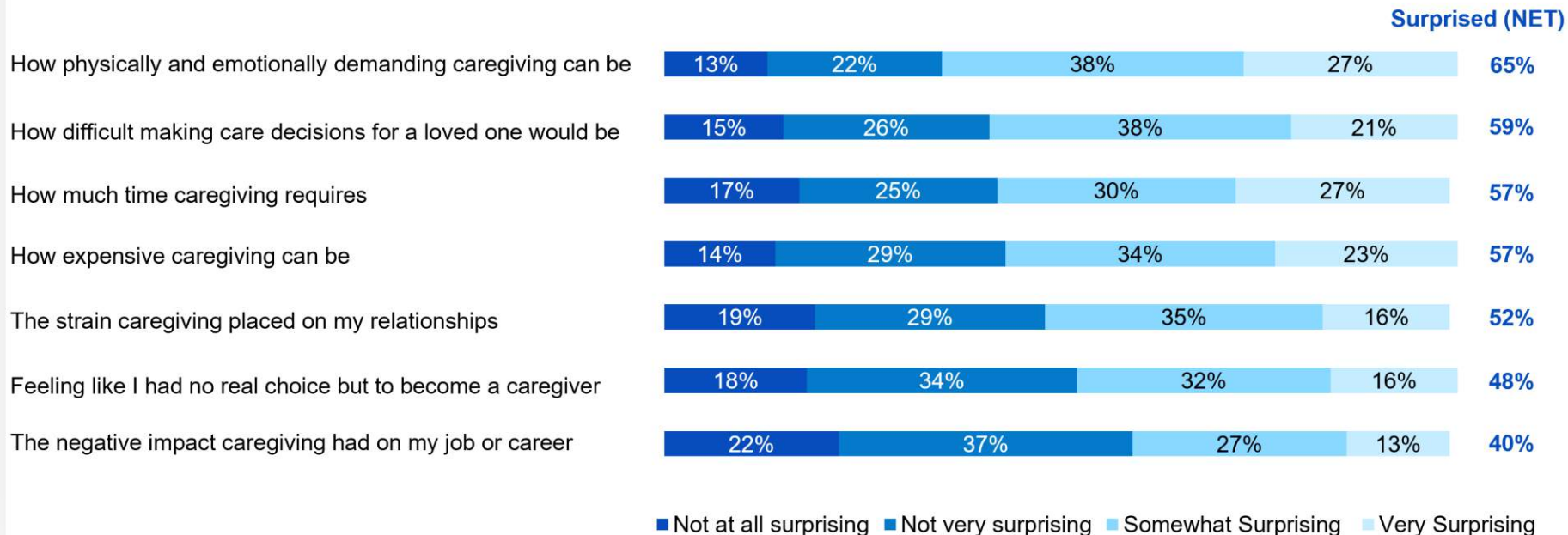
52%
Nursing home / Assisted living facility (NET)



Two-thirds say they physical and emotional demands of caregiving surprised them

How Surprising Caregivers Found Aspects of Caregiving

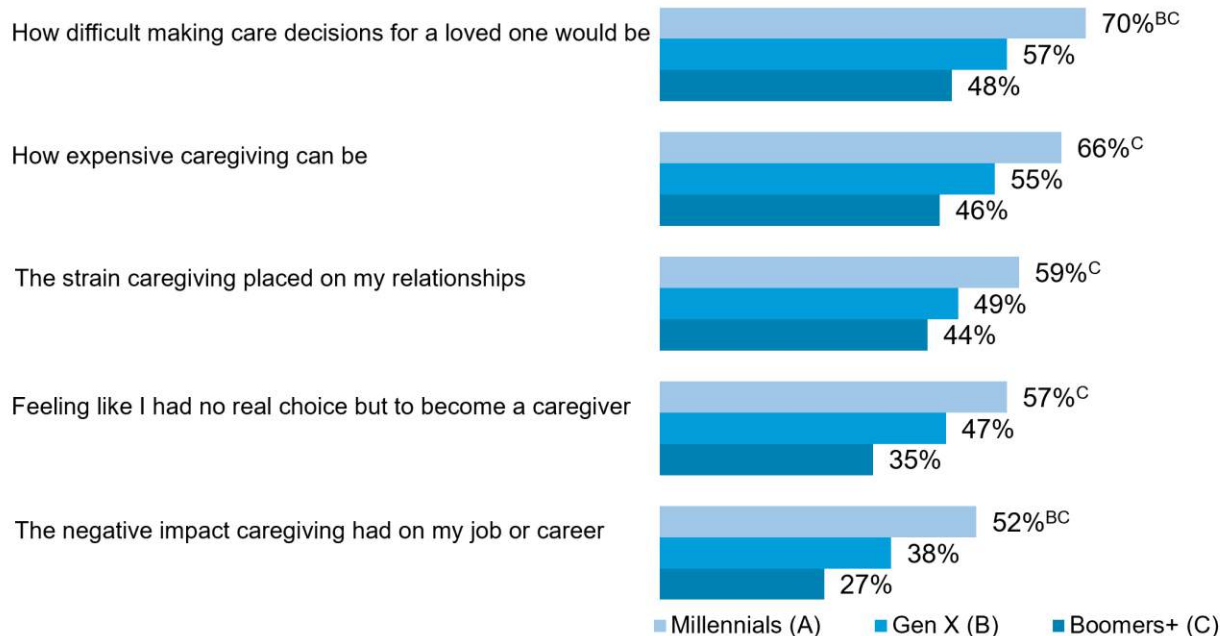
(Among those who have act(ed) as a caregiver)



Millennials are more likely than Gen X and Boomers+ to be surprised at the difficulty of LTC decision-making and the negative impact on their job / career

Surprising Aspects of Caregiving by Generations

(% Surprised - Among those who have act(ed) as a caregiver)



Non primary LTC decision-makers are more likely to be surprised at feeling like they had no real choice but to become a caregiver (60% vs. 47%).

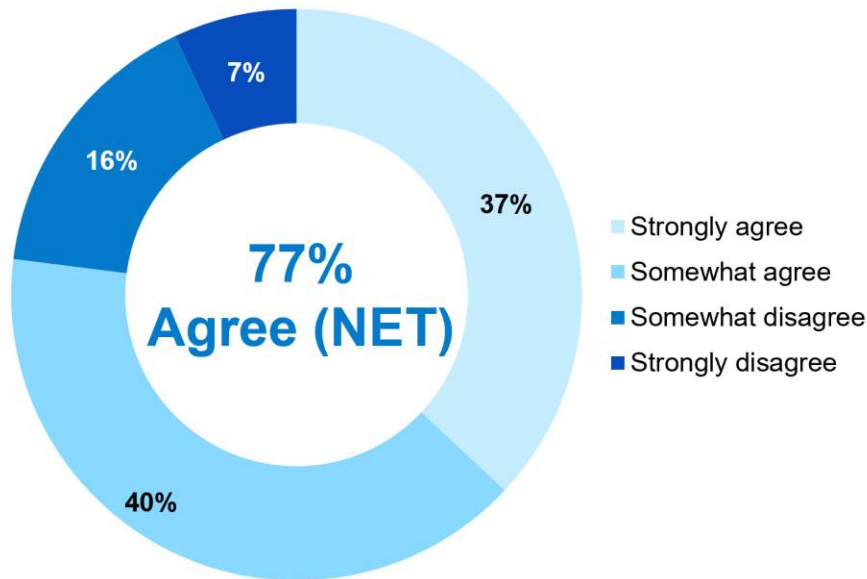
All in all, over three-quarters if caregivers would choose to be a caregiver all over again if given the choice

“If given the choice, I would choose to be a caregiver all over again”

(Among those who have act(ed) as a caregiver)

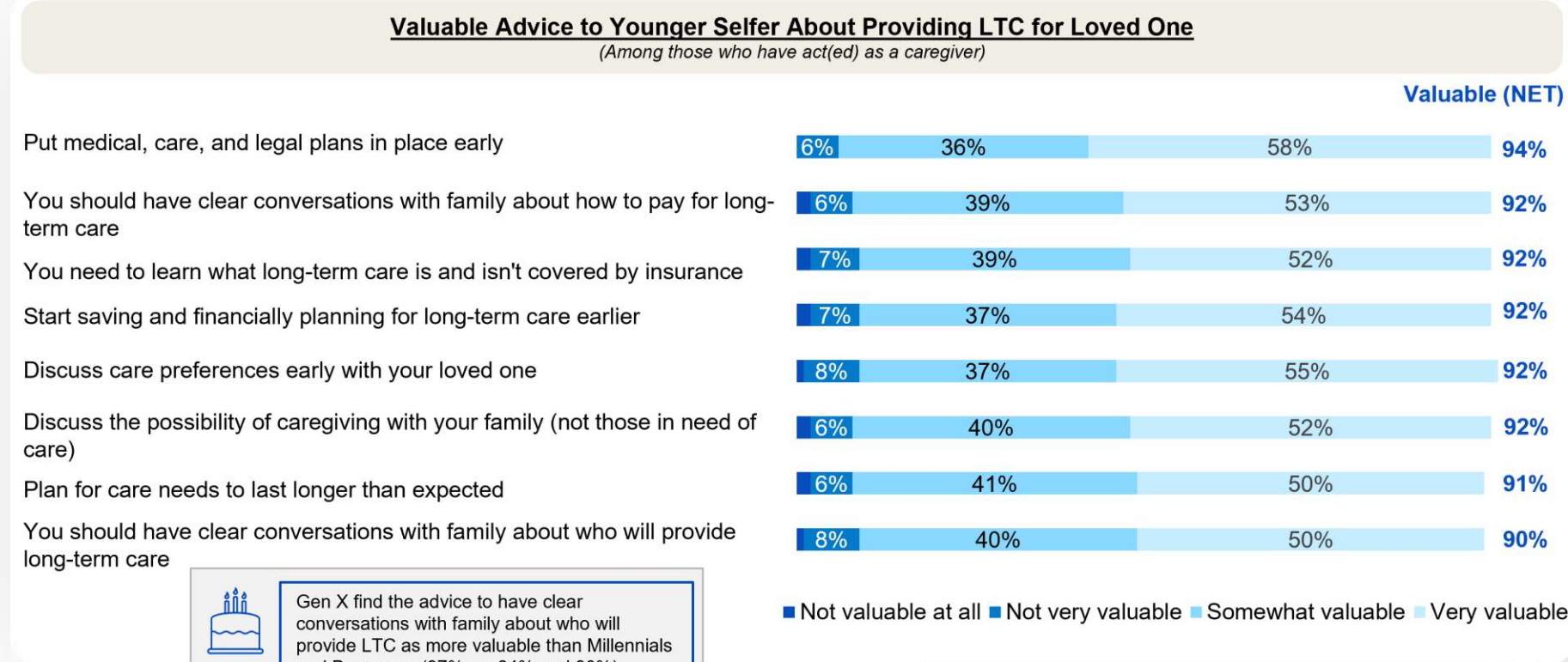


Millennials are more likely than Boomers+ and those 60-65-years old to agree that if given the choice, they'd choose to be a caregiver all over again (83% vs. 70% and 66%).





When asked to look back, caregiver say advice from putting plan in place early to having clear conversations with family would have been valuable



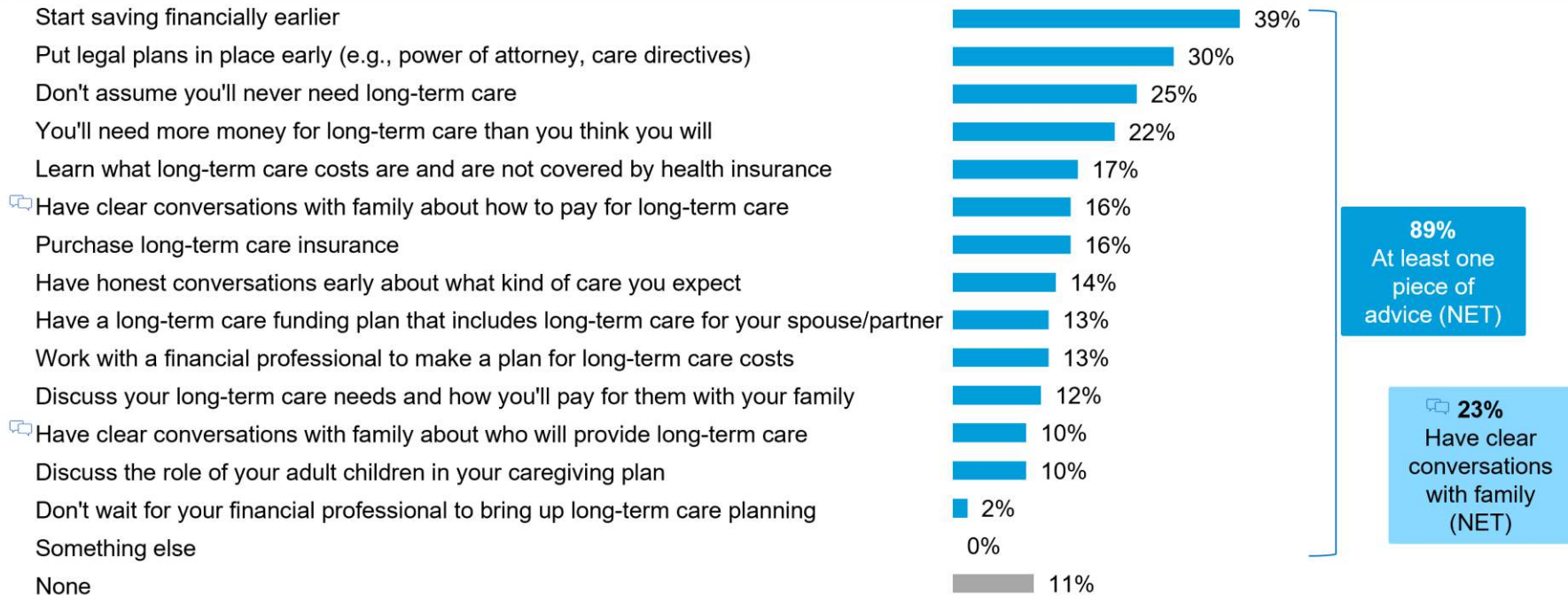
Data labels shown for data greater than 2%



“Start saving earlier” is the most common advice non-caregivers age 50+ would give their younger self about planning for LTC

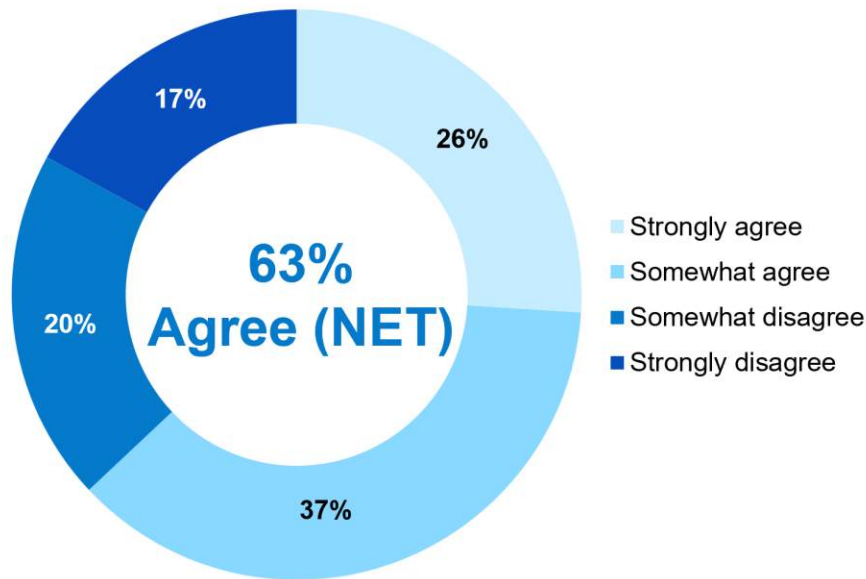
Top 3 Most Important Pieces of Advice Respondents Would Give to their Younger Self about Planning for LTC Needs

(Among those age 50+ and are not caregivers)



Over 3 in 5 agree that current immigration policies will further reduce the number of available caregivers, including a quarter who *strongly* agree

“Current Immigration Policies Will Further Reduce the Number of Available Caregivers”



Millennials are more likely to agree with this statement than are Gen X, Boomers+, and those aged 60-65-years old (73% vs. 58%, 58%, and 51%).

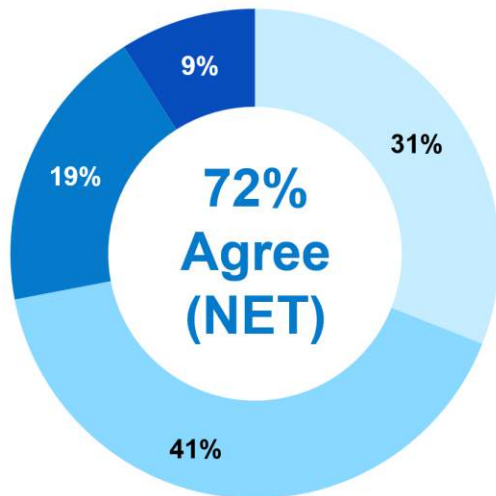


Nearly 3 in 4 say their biggest fear is not being able to provide care for their loved one

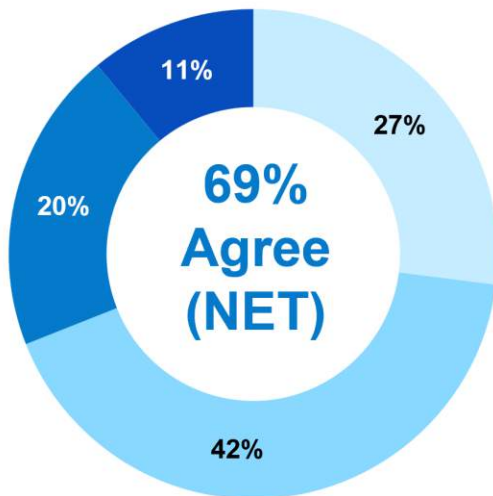
Preparedness for Caregiving

(Among those who have act(ed) as a caregiver)

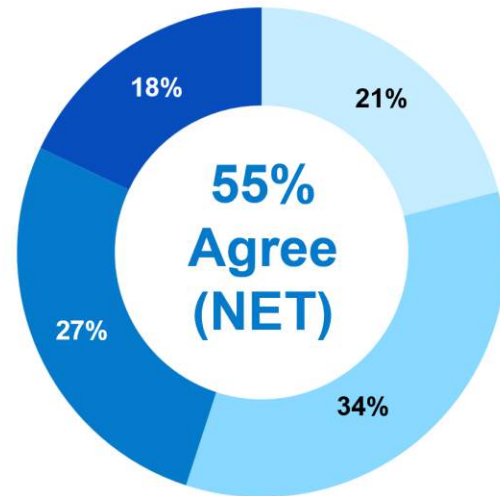
"My biggest fear is not being able to provide care for my loved one"



"I was financially prepared for caregiving responsibilities when they began"



"I was surprised to become a caregiver"



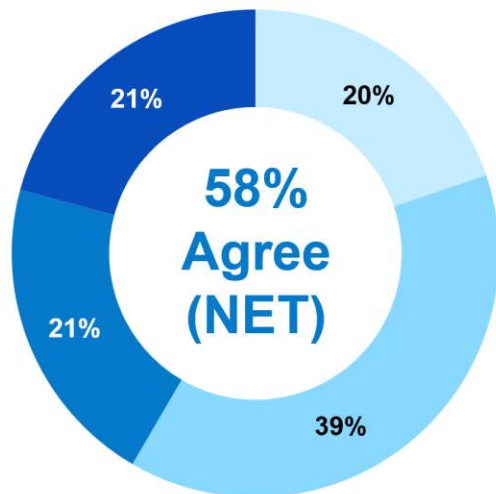
Strongly agree Somewhat agree Somewhat disagree Strongly disagree

Choosing between today's needs and tomorrow's security: ~3 in 5 are willing to take a loan from their retirement to be a caregiver for a loved one

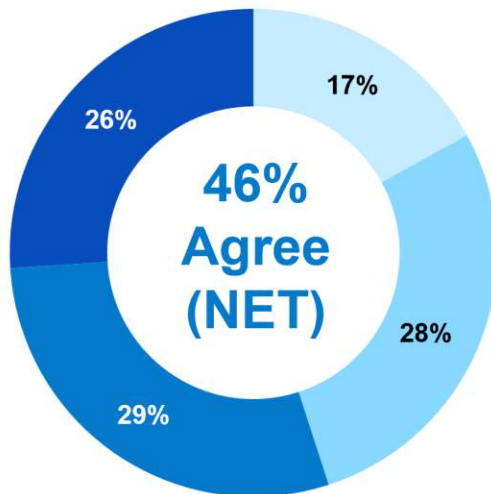
Financial and Retirement Impacts of Caregiving

(Among those who have act(ed) as a caregiver)

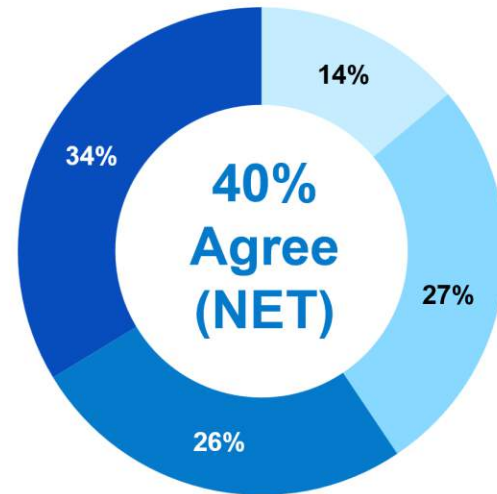
"I am willing to take a loan from my retirement account to be a caregiver for someone in my family"



"Being a caregiver will likely use up the money that I had planned for my children (e.g., education, inheritance)"



"I'm afraid that caregiving expenses will keep me from ever retiring"



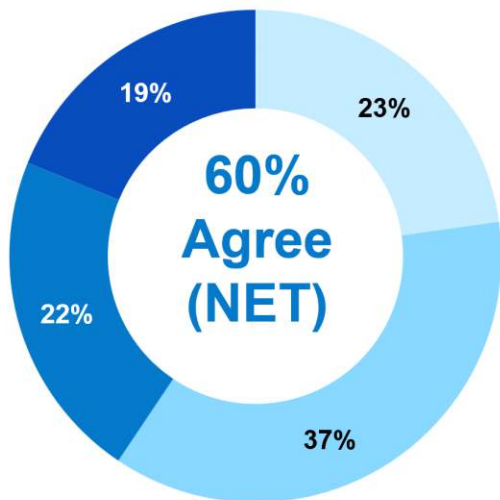
Strongly agree Somewhat agree Somewhat disagree Strongly disagree

Many caregivers feel like they can't take a day off from their caregiving responsibilities

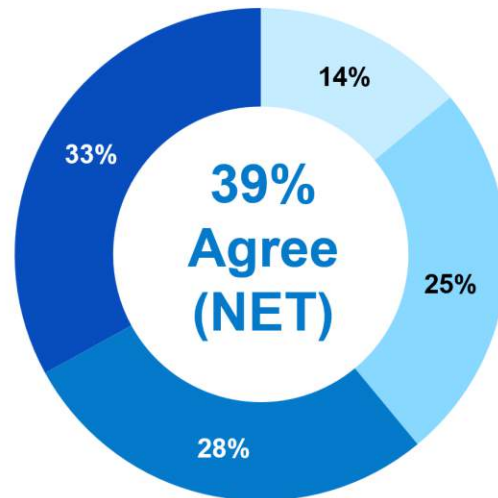
Personal Impacts of Caregiving

(Among those who have act(ed) as a caregiver)

"I feel like I can't take a day off from my caregiving responsibilities"



"Being a caregiver has / had negatively impacted my relationships with family or friends"

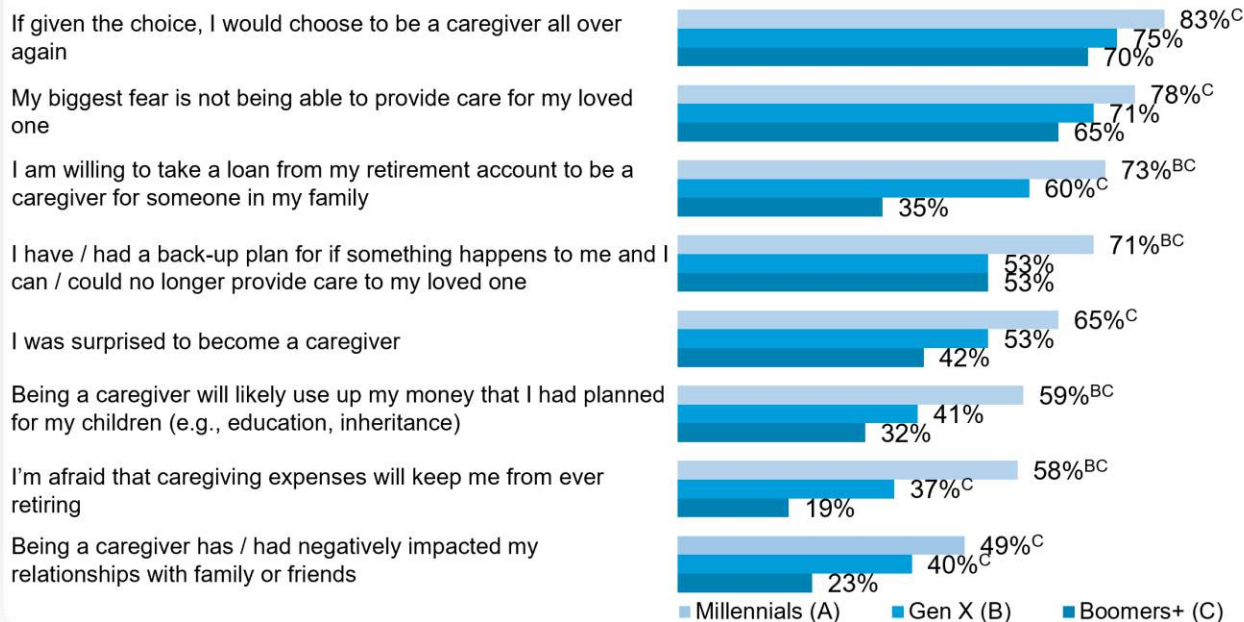


Strongly agree Somewhat agree Somewhat disagree Strongly disagree

Millennials are more likely than Gen X and Boomers+ to agree to a variety of different caregiving sentiments

Caregiving Sentiments by Generations

(% Agree - Among those who have act(ed) as a caregiver)



Disclosures



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