

## ***Measuring Long-Term Care Needs***

The need for long-term care services is measured in two ways:

- **activities of daily living (ADLs)**, which are basic daily tasks
- **instrumental activities of daily living (IADLs)**, which are tasks necessary for independent living

Both serve as a measure of functional capacity. When a person's functional capacity is diminished because of physical or mental impairment and he or she requires help with daily tasks of living, care may be necessary.

Activities of daily living are the fundamentals of self-care and are the very basic tasks of everyday life.

These include:

- eating
- bathing
- dressing
- toileting
- maintaining continence
- transferring

Instrumental activities of daily living are tasks necessary for independent community living. They reflect how an individual interacts with his or her environment. IADLs include such things as:

- using the telephone
- driving
- shopping
- preparing meals
- light housework
- taking medications
- managing money

Functional ability is the foremost indicator of the need for long-term care. The inability to perform ADLs and IADLs is the primary index of functional disability.

## ***Who Needs Long-Term Care?***

People may suddenly need long-term care after a crisis occurs, but for many, the need develops gradually. Older individuals are the primary users of long-term services, because functional disability increases with age. In 2008, about 9 million Americans over the age of 65 required LTC services. By 2020, that number will increase to 12 million. However, while most people who need long-term care are 65 or older, such services can be necessary at any age. Forty percent of people currently receiving long-term care are adults 18 to 64 years old.<sup>2</sup>

According to the U.S. Department of Health and Human Services, the risk of needing LTC is fairly high. About 70 percent of individuals over age 65 will require some type of long-term care services during their lifetimes. Over 40 percent will need care in a nursing home for some period.<sup>3</sup>

Factors that influence the risk of needing long-term care services include the following:

- **age**—Risk generally increases with age.
- **marital status**—Single people are more likely to need care from a paid provider.
- **gender**—Women are more likely than men to need long-term care, because women tend to live longer.
- **lifestyle**—Poor diet and exercise habits can increase the long-term care risk.
- **health and family history**—A family history of poor health may increase the risk of needing long-term care.