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**New Research from EBRI:**

## **Older Singles Face Higher Health Costs Than Couples**

WASHINGTON—Older singles and older couples tend to face sharply different out-of-pocket expenses for non-recurring health care services such as home health care, nursing home stays, overnight hospital stays, and outpatient surgery—possibly because they do not have a spouse to help as caregivers, according to new research by the nonpartisan Employee Benefit Research Institute (EBRI).

The EBRI analysis of out-of-pocket health care spending for households age 65 and older found a major difference in trends between recurring health care services (such as doctor and dentist visits and prescription drugs) and the non-recurring expenses.

Specifically, out-of-pocket spending for recurring health care expenses for those older households over a two-year period averaged about \$2,500 per person for both single and couple households, and generally did not change with age. But for non-recurring health spending by those ages 85 and older, singles spent on average about \$13,355, compared with \$8,530 for couples over the same period, EBRI found.

“The largest spending differences between older singles and older couples occur in the case of home health care and nursing home stays,” said Sudipto Banerjee, EBRI research associate and author of the analysis. “This likely suggests that couples benefit from their spouses or partners acting as their caregivers.”

The full report, “Differences in Out-of-Pocket Health Care Expenses of Older Single and Couple Households,” is published in the January 2016 *EBRI Notes* and online at [www.ebri.org](http://www.ebri.org)

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