**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.”


EBRI’s publications can also be accessed through mobile device apps, available in the [Apple store](https://appstore.com) for Apple devices and [Google Play](https://play.google.com) for Android devices.

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Non-Recurring Health Care Expenses* of All Age 65+ Single Households During a Two-Year Period Between 2010–2012, by Age Group

Source: Employee Benefit Research Institute estimates from Health and Retirement Study (HRS), 2012.

* Conditional on positive expenses.