

New Research Report Regarding Employee Perspectives on Long-Term Care Finds Serious Gaps in Employee Awareness of Personal Long-Term Care Needs

- Yet, 73% of employees have at least one adult for whom they might need to care in the future -

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(Washington, D.C.) – Findings from the Employee Long-Term Care survey, published today by the Employee Benefit Research Institute (EBRI), found serious gaps in employee awareness of personal long-term care (LTC) needs, employer-sponsored caregiving programs and knowledge of how to access long-term services and supports in the community.

The new research paper, “Employee Perspectives on Long-Term Care,” uncovered a number of emerging and critical insights while also reaffirming well-established trends in long-term care awareness and preparedness.

Key findings in the new survey report include:

- Four in 10 workers reported a belief that they will likely need long-term care as they age, but a substantial portion remained unsure (32%) or did not think they will need it (24%). Awareness of an employee’s personal long-term care needs appeared to be concentrated among two groups: those with personal experience receiving care and those with means. Workers with personal experience receiving care, with a disability, or who have filed a short-term disability claim are significantly more likely to believe they will need LTC in the future. Second, employees with higher incomes and education levels are more likely to anticipate needing LTC.
- There are gaps in knowledge about access to local long-term care, often referred to as long-term services and supports. Thirty-seven percent of employees reported low or no knowledge of how to access LTC services in their community.
- Only 24% of benefits-eligible employees said their employer offers long-term care insurance and just 9% of employees were enrolled. Even among those anticipating LTC needs, enrollment remains low.
- Awareness and availability of caregiving support programs in the workplace are limited. A majority of employees were unsure of what employee resource groups exist at their workplace and only a small number reported workplace access to key caregiving or end-of-life support services.
- A large share of workers have experience in providing care or said they expect to be caregivers in the future. Nearly 60% of employees had provided care in the past or were doing so currently, and 73% of employees had at least one adult in their immediate network for whom they might need to care for in the future. Many said they expect to provide care in the future for aging parents, in-laws or spouses (often both physically and financially).
- A significant proportion of future caregivers had not estimated LTC costs. Among those who had estimated the cost of care for a specific individual, many underestimated the cost, with most expecting expenses to remain under \$50,000. Many future caregivers reported an expectation that Medicare (43%) or Medicaid (29%) will cover LTC costs. A third (32%) said they themselves would pay for this care.
- Employees expressed support for their state government in the provision of long-term care insurance. A majority supported increased taxes to fund LTC benefits, with 64% favoring a state payroll tax and a plurality (27%) saying “my state” was best positioned to provide personalized insurance.
- Cost, benefits, access and reliability were the most important features for employees if they were to consider purchasing an LTC insurance contract.
- As part of a series of tradeoffs between different coverage designs and tax implications for a potential LTC insurance program, employees were asked to choose between front-end and catastrophic coverage options. Fifty-eight percent of employees selected catastrophic coverage, while 42% chose front-end coverage.

“Three out of four employees say they may need to care for at least one adult in the future. These future caregivers are uncertain about the duration, cost and funding sources for care, with many mistakenly believing Medicare will cover a large share of long-term care expenses,” said Bridget Bearden, research and development strategist, EBRI. “This research highlights where efforts could be most effectively directed, which is toward the 'missing middle' of employees. This means focusing education and information on middle-income workers without caregiving experience and the sandwich generation, which is balancing support for both aging parents and children and often without sufficient guidance or resources.”

The Employee Long-Term Care Survey collected data in late 2024 from 2,445 employees from ages 20–74 years old. This included 970 employees residing in nine states with active long-term care insurance public policy proposals at the time of fielding (California, New York, Washington, Pennsylvania, Minnesota, Connecticut, Kentucky, Maryland, and Massachusetts).

To view the report, “Employee Perspectives on Long-Term Care,” visit www.ebri.org/lhci.

The Employee Benefit Research Institute is a non-profit, independent and unbiased research organization that provides the most authoritative and objective information about critical issues relating to employee benefit programs in the United States. The organization also coordinates activities for the Center for Research on Health Benefits Innovation, Financial Wellbeing Research Center and Retirement Security Research Center and produces a variety of leading industry surveys during the year. For more information, visit www.ebri.org.

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(MEDIA NOTE: Email Ron Dresner at dresner@ebri.org to receive the complete research report).