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2026 Northwestern Mutual Planning & Progress Study

General Population and Market Data

Wave 7: Long-Term Care

Background

The 2026 Planning & Progress Study is a research series from Northwestern Mutual which explores US adults' attitudes and behaviors toward money, financial decision-making, and the broader issues impacting people's long-term financial security.

Methodology

The Harris Poll conducted a total of 4,375 online interviews among the General Public and an oversample of 13 different US markets between January 5th and January 21st. Data were weighted to be representative of the US general population.

Criteria for Choosing Market Oversample Locations

A diverse range of markets served by Northwestern Mutual were selected for oversampling, varying in size and geographic location, to provide a snapshot of similarities and differences observed across cities.

Los Angeles and California are reported separately, drawn from the general-population sample rather than oversampled. California results exclude the San Francisco and San Diego oversample markets to avoid overlap. All other market-level results are based on oversampled data.

Interpreting the Results

- Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple answers.
- Data was tested at the 90% & 95% confidence level.
  - A capital letter (A, B, C, etc.) signifies a statistically higher percentage at 95% confidence level than the subgroup referenced.
  - A lowercase letter (a, b, c, etc.) signifies a statistically higher percentage at 90% confidence level than the subgroup referenced.
  - ***Please Note: When the sample size is below 100, results will not be included.***

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QUESTION	Page
Q2024V. What do you think is the likelihood that you'll... 1. *Need to provide long-term care for a loved one at some point.* 2. *Need to provide long-term care for yourself at some point.*	**3**
Q2024W. Have you planned financially for the possibility that you'll need to provide long-term care for... 1. *A loved one* 2. *Yourself*	**4**
Q6021. If you had a health event that required long-term care, how would you prefer to receive care?	**4**
LS1. Are you currently, or have you ever been a caregiver? Select all that apply.	**5**
Q2025AK. Which of the following activities have you engaged in to address the impact of caregiving on your finances? Please select all that apply.	**5**

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BASE: ALL RESPONDENTS

Q2024V. What do you think is the likelihood that you'll...

1. Need to provide long-term care for a loved one at some point

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*4,375*	*357*	*324*	*404*	*381*	*421*	*379*	*338*	*323*	*366*	*322*	*322*	*336*	*369*	*190*	*376*
LIKELY (NET)	**56%**	**53%**	**57% k**	**57% k**	**56% k**	**57% k**	**58% hK**	**51%**	**53%**	**63% BHIKLmn**	**49%**	**54%**	**55%**	**55%**	**60% k**	**60% hK**
Highly likely	17%	18%	17%	19% i	21% HIK	18%	20% hIK	14%	13%	18% i	14%	17%	18%	18% i	18%	18%
Likely	39%	36%	41%	39%	36%	40%	38%	37%	40%	44% BEhKlmn	36%	37%	37%	37%	42%	42%
UNLIKELY (NET)	**28%**	**31% gJ**	**27%**	**29% j**	**28%**	**26%**	**24%**	**31% J**	**30% j**	**23%**	**31% J**	**34% cFGJn**	**32% gJ**	**27%**	**27%**	**28%**
Unlikely	18%	18%	19%	18%	19%	15%	16%	20% fj	21% fj	15%	19%	23% FGJ	23% FGJ	19%	20%	20% j
Highly unlikely	10%	13% egiJmnop	9%	11%	9%	11%	8%	10%	8%	8%	11%	11%	9%	8%	7%	8%
Not sure	**16%**	**15%**	**15%**	**14%**	**16%**	**16%**	**17% l**	**18% Lmp**	**18% lp**	**14%**	**20% DjLMoP**	**12%**	**13%**	**17% l**	**12%**	**12%**

2. Need to provide long-term care for yourself at some point.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*4,375*	*357*	*324*	*404*	*381*	*421*	*379*	*338*	*323*	*366*	*322*	*322*	*336*	*369*	*190*	*376*
LIKELY (NET)	**61%**	**62%**	**66% hK**	**69% bFgHIKMN**	**65% hK**	**61%**	**62%**	**57%**	**59%**	**68% fHIKMN**	**55%**	**67% HiKmN**	**60%**	**59%**	**60%**	**64% k**
Highly likely	18%	20%	18%	19%	24% Hmp	21% H	23% H	15%	21% h	25% cHMnP	19%	22% h	18%	18%	18%	17%
Likely	43%	42%	47% fGIK	50% bEFGhIKmN	41%	39%	39%	43%	37%	43%	36%	46% iK	42%	41%	42%	47% fgIK
UNLIKELY (NET)	**22%**	**21%**	**17%**	**18%**	**19%**	**20%**	**21%**	**23%**	**23%**	**18%**	**22%**	**21%**	**24% Cdj**	**23% cd**	**26% cdj**	**22%**
Unlikely	17%	17%	14%	14%	15%	15%	17%	15%	18%	16%	17%	14%	19% dl	19%	25% bCDEFgHJkLP	19% dl
Highly unlikely	5%	4%	3%	4%	4%	5% o	4%	7% bceJOP	5% o	2%	4% o	8% BCdegJOP	5% o	5% o	1%	3% o
Not sure	**18%**	**18% L**	**17% l**	**14%**	**16%**	**19% djLp**	**17% l**	**20% DJLp**	**19% L**	**14%**	**23% DEgJLMOP**	**11%**	**16%**	**18% L**	**13%**	**13%**

BASE: ALL RESPONDENTS

Q2024W. Have you planned financially for the possibility that you'll need to provide long-term care for...

1. A loved one

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*4,375*	*357*	*324*	*404*	*381*	*421*	*379*	*338*	*323*	*366*	*322*	*322*	*336*	*369*	*190*	*376*
Yes	40%	37%	38%	41% Hi	38% h	42% HI	41% HI	31%	33%	46% BCEHIKMn	35%	42% HI	36%	38% h	49% BCEHIKMn	48% BCdEgHIKMN
No	60%	63% JOP	62% JOP	59% p	62% JOP	58%	59% p	69% DeFGJLnOP	67% dFGJLOP	54%	65% JOP	58%	64% JOP	62% joP	51%	52%

2. Yourself

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*4,375*	*357*	*324*	*404*	*381*	*421*	*379*	*338*	*323*	*366*	*322*	*322*	*336*	*369*	*190*	*376*
Yes	46%	43% h	42%	48% HI	46% HI	48% HI	44% Hi	35%	37%	49% HI	43% h	46% Hi	43% h	44% Hi	55% BCgHIKMn	51% bCHIkm
No	54%	57% Op	58% OP	52%	54%	52%	56% o	65% bDEFGJkLmNOP	63% DEFgJlnOP	51%	57% Op	54%	57% Op	56% o	45%	49%

BASE: ALL RESPONDENTS

Q6021. If you had a health event that required long-term care, how would you prefer to receive care?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*4,375*	*357*	*324*	*404*	*381*	*421*	*379*	*338*	*323*	*366*	*322*	*322*	*336*	*369*	*190*	*376*
In-home care	73%	72%	77% DF	69%	75% d	70%	75% d	77% Df	72%	74%	74%	77% Df	74%	77% DF	79% df	74%
Nursing home or assisted living facility	14%	16% EghNo	14%	15% en	10%	14% e	10%	11%	12%	13%	12%	13%	12%	10%	9%	11%
Medical facility	13%	13%	9%	17% CL	15% Cl	16% Cl	15% C	12%	16% Cl	12%	13% c	10%	14% c	13%	12%	15% c

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BASE: ALL RESPONDENTS

LS1. Are you currently, or have you ever been a caregiver? Select all that apply.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*4,375*	*357*	*324*	*404*	*381*	*421*	*379*	*338*	*323*	*366*	*322*	*322*	*336*	*369*	*190*	*376*
YES (NET)	**39%**	**46% ehKOP**	**39%**	**42% P**	**38%**	**44% koP**	**43% P**	**38%**	**42% P**	**41% P**	**37%**	**43% P**	**43% P**	**40% p**	**34%**	**33%**
Yes, I am currently a caregiver/providing care for someone	16%	15%	15%	18%	18%	19%	18%	17%	16%	20%	15%	18%	16%	16%	20%	17%
Yes, I have provided care for someone in the past	25%	31% EHjkOP	26% OP	26% OP	22%	29% EhOP	26% OP	22%	28% ehOP	25% op	24% o	29% EhOP	28% ehOP	26% OP	16%	18%
NO	**61%**	**54%**	**61%**	**58%**	**62% b**	**56%**	**57%**	**62% b**	**58%**	**59%**	**63% Bf**	**57%**	**57%**	**60%**	**66% Bf**	**67% BDFGIJLMn**

BASE: ALL CURRENT/PAST CAREGIVERS

Q2025AK. Which of the following activities have you engaged in to address the impact of caregiving on your finances? Please select all that apply.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	*1,758*	*167*	*127*	*165*	*140*	*180*	*168*	*137*	*140*	*143*	*123*	*150*	*145*	*147*	*69**	*140*
TOOK AT LEAST ONE STEP (NET)	**69%**	**70%**	**72%**	**83%**	**67%**	**69%**	**72%**	**76%**	**81%**	**72%**	**70%**	**68%**	**62%**	**72%**		**74%**
Decreased my spending	32%	39% Fm	42% eFlm	42% eFlM	29%	24%	35% f	47% EFgjLMnp	37% F	36% F	39% F	30%	29%	36% F		35%
Took money from my personal savings or emergency funds	25%	21%	25%	30% bf	29%	20%	29% f	24%	24%	25%	24%	29% f	22%	23%		28%
Worked longer hours or took on a second job/side gig	21%	21%	25%	25%	26%	24%	25%	30% bKM	35% BdfKMN	30% bKM	18%	27%	18%	21%		29% m
Took on credit card debt	20%	19%	24%	23%	20%	19%	23%	19%	19%	22%	18%	20%	19%	25%		25%
Delayed paying down debt	18%	19%	22% f	29% beFgjKm	18%	13%	20%	23% F	24% F	18%	16%	22% f	19%	22% f		19%
Asked friends or family members for financial support	16%	17%	14%	19% k	18%	16%	13%	19% k	22% GKn	20% K	10%	17%	17%	14%		19% k
Reallocated funds earmarked for my retirement	10%	12% FG	10% f	12% Fg	9% f	4%	5%	9%	10% f	11% F	11% F	13% FG	11% F	7%		10%
Took out a second mortgage	8%	9% Cdh	2%	3%	8% cd	9% Cd	7% c	4%	7%	6%	5%	5%	7% c	9% CDh		15% CDHJKLm
Other	1%	1%	3%	1%	1%	1%	0	2%	1%	1%	2%	1%	2%	1%		2%
None of the above	**31%**	**30% DI**	**28% d**	**17%**	**33% DI**	**31% DI**	**28% d**	**24%**	**19%**	**28% d**	**30% Di**	**32% DI**	**38% DgHInop**	**28% d**		**26%**

**Results with less than 100 responses are omitted.*