

# As America Turns 250, Independence Takes on New Meaning for an Aging Nation

*As America ages, LTC News urges families to plan early to protect choice, ensure quality care, and preserve independence.*

LAGRANGE, IL, UNITED STATES, July 4, 2026 /EINPresswire.com/ -- As the United States celebrates its 250th anniversary, the meaning of

independence extends beyond the nation's founding ideals. For millions of older Americans, independence increasingly means maintaining the freedom to choose where to live, how to receive care, and how to avoid placing emotional and financial burdens on loved ones.

America's population is growing older at an unprecedented pace. According to the U.S. Census Bureau, the nation's median age increased to 39.4 in 2025, up from 39.2 in 2024 and 35.6 in 2001. The population age 65 and older surpassed 61 million in 2024 after growing by 13 percent since 2020, far outpacing the growth of the working-age population.

The Population Reference Bureau projects that the number of Americans age 65 and older will increase to 82 million by 2050, reflecting the continued aging of the Baby Boom generation.

Longer lives represent one of modern medicine's greatest achievements. They also bring new challenges. According to the U.S. Department of Health and Human Services, 56 percent of Americans turning age 65 will require long-term services and supports that meet the federal definition of long-term care at some point in their lives, whether because they need assistance with everyday activities or supervision due to cognitive impairment.

Alzheimer's disease illustrates the growing need for planning. The Alzheimer's Association's 2026 Alzheimer's Disease Facts and Figures report estimates that 7.4 million Americans age 65 and older are living with Alzheimer's disease today. That number is projected to reach 13.8 million by 2060.

As these demographic changes reshape American families, LTC News provides consumer education focused on aging, caregiving, retirement planning, health, and Long-Term Care Insurance.

The LTC News logo, featuring the text "LTC News" in a bold, sans-serif font. "LTC" is in orange and "News" is in dark blue. Below the logo is the website address "www.ltcnews.com" in a smaller, blue, sans-serif font. To the right of the text are three colored squares: a light blue square, an orange square, and a dark blue square.

Visit LTC News at [www.ltcnews.com](http://www.ltcnews.com)

"As people live longer, families need reliable information before a health crisis occurs," said Nick DeFrank, Vice President of LTC News. "Our mission is to help consumers understand aging, caregiving, health, long-term care, retirement, and the planning options available so they can make informed decisions while they still have choices."

LTC News offers educational resources, including its [Long-Term Care Insurance Learning Center](#), an interactive Cost of Care Calculator, and one of the nation's largest searchable LTC News [Caregiver Directory](#). The directory contains more than 80,000 caregiving providers and long-term care services, including home health agencies, adult day services, assisted living communities, memory care providers, rehabilitation centers, nursing homes, and other senior care resources, all searchable by ZIP code or city.

Through its companion website, [QuoteOnLTC.com](#), consumers can connect with licensed long-term care planning specialists to compare Long-Term Care Insurance solutions available in their state.

Long-Term Care Insurance provides tax-free benefits that help policyholders pay for qualified long-term care services, whether care is received at home, in an assisted living community, a memory care setting, or a nursing home. The coverage helps protect retirement assets while preserving the ability to choose the type and location of care without relying solely on family caregivers.

Most long-term care planning specialists recommend exploring Long-Term Care Insurance between ages 47 and 67, when applicants generally have more health and pricing options available.

"America's 250th anniversary reminds us that independence has always been one of our nation's defining values," DeFrank said. "Today, protecting that independence also means preparing for the realities of aging before families are forced to make difficult decisions during a crisis."

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