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'Will I spend my 50s or 60s as a caregiver?': A woman in an age-gap relationship started doing 'grief math' — and it exposed a financial blind spot

**Vawn Himmelsbach**  Jun 19, 2026Add **moneyWise** as a preferred source on Google

When it comes to relationships, age is just a number — until it isn't.

Victoria Peel Yates met her partner, Max, in 2015. At the time, she was 29 and he was 46. But now, while her friends are raising children or building careers, “I worry about things that feel like they belong to someone much older,” she writes in an [essay for Business Insider](#).

Now that Max is 57, “I often find myself calculating how long we have left together, as he’s now just 12 years younger than my mother was when she died.”

It’s something she refers to as “grief math.”

“Will I still be with the same energetic man in another 10 years?” she writes. “Or will I spend my 50s or 60s as a caregiver?” Jumping even further ahead, she wonders if she’ll end up alone at 50 or 60.

While grief math is based on hypotheticals, it does bring up a few good points about the challenges unique to age-gap relationships. It also exposes a financial weak spot: caregiving.

The age-gap weak spot

Nearly four in 10 (39%) Americans have previously dated someone with an age difference of 10 or more years, according to an [Ipsos poll on age-gap dating](#). And many single Americans are open to the idea, with 57% saying they’d date someone 10 or more years older.

For opposite-sex partners who live together (married or common-law), more than a third are within a year of the same age, [according to census data](#). In about 7% of relationships, the man was at least 10 years older, while in 2% of relationships the woman was 10-plus years older.

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the elephant in the room.

“Not talking about aging issues or hoping that none of this will happen to you won’t stop the clock,” writes Pamela D. Wilson, a caregiving expert, in her [blog](#).

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For example, the younger spouse could end up raising children and caring for an aging spouse at the same time. If the younger spouse has to take time off or reduce hours at work for caregiving duties, that means lost wages, less money to put toward retirement savings and lower Social Security retirement benefits when you eventually claim them (which are based on your highest 35 years of income).

“If you are the younger spouse, a standard assumption is that the older spouse will die first due to advanced age or health issues,” writes Wilson. “As a result, care costs for the older spouse’s health issues may consume the majority of marital assets leaving little or no financial resources for the care of the caregiving [spouse](#).”

The older spouse may eventually need to move into a nursing home or long-term care (LTC) facility. While you receive Medicare at age 65, it doesn’t cover everything — like extended stays in LTC [facilities](#).

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spouse's income goes toward care costs instead of building a retirement nest egg," writes [Wilson](#).

Even if the older spouse remains healthy, there are other financial issues to consider. Say the older spouse is ready to retire, but the younger spouse still has at least a decade of work ahead — and perhaps they have a kid or two heading off to college. This can put significant financial (and emotional) pressure on the relationship.

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It's worth having a conversation *now*, while both partners are still healthy and have the ability to save money. Without a plan, they could end up draining their savings on medical expenses, and the surviving spouse could be left with little for their own retirement.

Couples with a major age gap may want to consider working with a financial advisor, since their retirement savings will need to stretch across a longer period of time. Their financial plan might also include a 529 education savings plan for any children, as well as an insurance policy that could help with long-term care costs.

It may make sense for the older spouse to delay their Social Security retirement benefit, which will increase the amount of the survivor benefit available to the surviving spouse if the older spouse passes away first.

If the older spouse retires first or has health issues, Wilson recommends that the younger spouse continue to work (if possible) until retirement age. "This allows you to continue to earn and save money and maintain employer health insurance, which, as we know, can be a significant expense if you pay for healthcare outside of an employer-sponsored healthcare plan."

Another consideration is insurance. For example, you can add a long-term care (LTC) rider onto your whole or universal life insurance policy, which allows you to access a portion of your policy's death benefit while you're still alive to cover long-term care costs.

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care of assisted living facilities, either in full or in part.

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While an insurance policy can be expensive (expect some sticker shock), it could be much more expensive to pay LTC costs out of pocket.

If you purchase LTC insurance at age 55 (with \$165,000 in benefits), the annual premium for a man would start around \$950. For a woman, it's \$1,500 and for a couple it's \$2,080, according to the 2025 American Association for Long-Term Care Insurance annual Price Index survey.

On the other hand, the national median cost of an assisted living facility increased 5% in 2025 to \$6,200 per month or \$74,400 annually. And the median cost of a private room in a nursing home exceeds \$129,000 per year (a semi-private room comes in at \$114,000), according to the 2025 CareScout Cost of Care Survey.

Grief math may just serve to make you miserable. "Max could live to 100. I could die first. We could have forty more years together. Obsessing over worst-case scenarios only guarantees I'll have wasted the time we definitely have now," writes Peel Yates for Business Insider.

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and ensure you're both financially protected.

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Vawn Himmelsbach is a veteran journalist who covers tech, business, finance and travel. Her work has been featured in publications such as The Globe and Mail, Toronto Star, National Post, CBC News, Yahoo Finance, MSN, CAA Magazine, Travelweek, Explore Magazine and Consumer Reports.

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