

## LONG-TERM CARE

Current statistics show that seven in 10 seniors will require long-term care over the course of their lifetime.<sup>1</sup> Some will, of course, require no long-term care at all, but others may require years of certain services.

Any proactive plan should involve a discussion of potential long-term care as well as a review of the options available to pay for each type of care.

### In-Home Care

Home health care covers a broad range of services. For someone with mobility issues (or who simply gets tired after too much activity), a home aide could assist with grocery shopping and laundry. On the other end of the spectrum, a home health aide could help a person get in and out of bed, bathe and get dressed. Provided that there are no safety concerns, in-home care can be a great way to help a senior maintain his or her independence.

Average cost in Dallas Area<sup>2</sup>:

\$4,004/month for homemaker services (help with household tasks)

\$4,040/month for home health aide (personal care)

### Day Health Care

Like in-home care, the day programs available vary widely. Each should give seniors the opportunity to join in planned activities or simply socialize with one another with staff available for assistance if necessary.

Average cost in Dallas Area: \$1,408

### Care at an Assisted Living Facility

Assisted Living Facilities are ideal for seniors who do not need continuous care. People who need some assistance (for example, help with remembering medicine or getting into the shower), and enjoy having organized activities and meals will do well in this setting. Many facilities offer a separate, secured wing for those who need more care due to dementia or Alzheimer's disease.

Average cost in Dallas Area: \$4,350/month

### Care at a Skilled Nursing Facility

For those who require 24/7 care, skilled nursing facilities are often the best fit. Skilled nursing facilities are also a good option for those requiring rehabilitation after an injury.

Average cost in Dallas Area:

Semi-private room: \$5,064/month

Private room: \$7,134/month

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<sup>1</sup> <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>

<sup>2</sup> All cost information was found in the Genworth Cost of Care Survey 2018: <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>.