

# Long Term Care Costs

across the United States

## Annual Costs



Annual Median Cost of Long Term Care in the Nation



### Home Health Care

**\$44,616**



Homemaker Services make it possible for people to live in their own homes or return to their homes by helping them complete household tasks that they can't manage alone.

**\$45,760**



Home health aides may offer care to people who need more extensive personal care than family or friends are able to or have the time or resources to provide.



**\$17,904**

### Adult Day Health Care

Adult Day Health Care can offer a break to caregivers. This type of care provides services at a community-based center for adults who need assistance or supervision during the day but who do not need round the clock care. The centers may provide health services, therapeutic services and social activities.



**\$43,200**

### Assisted Living Facility

These facilities are living arrangements that provide personal care and health services for people who may need assistance with Activities of Daily Living. The level of care provided is not as extensive as that which may be provided in a nursing home. Assisted living is not an alternative to a nursing home, but an intermediate level of long term care.



**\$80,300**

### Nursing Home Care

Nursing Home Care is for people who may need a higher level of supervision and care than in an assisted living facility. They offer residents personal care, room and board, supervision, medication, therapies and rehabilitation, as well as skilled nursing care 24 hours a day.

# Longterm Care Insurance The Complete Guide

**Pasquale De Marco**



## **Longterm Care Insurance The Complete Guide:**

**Long-term Care Insurance** Harry W. Crosby, 2001      The Complete Guide to Long-term Care Insurance Robert W. Davis, 1998      **The Complete Guide to Caring for Aging Parents** Sarah Thompson, 2024-05-26 Are you feeling overwhelmed stressed or guilty about caring for your aging parents You re not alone Millions of adult children are facing the same challenges juggling work family and the increasing demands of caring for their loved ones But it doesn t have to be this way The Complete Guide to Caring for Aging Parents A Practical Handbook for Ensuring Their Well being and Your Peace of Mind is your essential roadmap to navigating the complexities of eldercare with confidence and compassion Inside you ll discover Practical strategies for managing your parents changing needs from everyday tasks to complex medical decisions Expert advice on navigating difficult conversations resolving conflicts and maintaining healthy boundaries Emotional support and guidance for coping with the challenges of caregiving including stress burnout and guilt Financial and legal resources to help you plan for the future and protect your parents assets and well being Technological solutions to enhance safety independence and quality of life for your aging parents Compassionate insights into the aging process and how to foster deeper connections and understanding with your loved ones This comprehensive guide will empower you to Assess your parents current needs and develop a personalized care plan that prioritizes their well being and respects their autonomy Navigate the complex healthcare system and advocate for your parents rights and best interests Make informed decisions about housing finances legal matters and end of life care Build stronger relationships with your parents and siblings and create a supportive network of care and resources Find peace of mind knowing that you are providing the best possible care for your aging parents while also taking care of yourself Don t let the challenges of caregiving overwhelm you Take the first step towards a more confident compassionate and fulfilling caregiving journey today Order your copy of The Complete Guide to Caring for Aging Parents now and discover the peace of mind you deserve      **Continuing Care Communities: A**

**Complete Guide for the Best Retirement** Pasquale De Marco, 2025-08-11 In this comprehensive guide Pasquale De Marco a leading expert in senior living provides invaluable insights into Continuing Care Communities CCRCs offering a roadmap for navigating the complexities of retirement living With over 20 years of experience in the field Pasquale De Marco unravels the intricacies of CCRCs empowering readers to make informed decisions about their retirement journey Written specifically for an American audience this book delves into the various aspects of CCRC living addressing the concerns and questions that prospective residents and their families may have From understanding the different types of CCRCs and their benefits to navigating the financial implications and legal considerations this guide serves as a trusted companion throughout the decision making process Pasquale De Marco emphasizes the importance of choosing the right CCRC providing practical guidance on researching visiting and evaluating different communities With a focus on creating a smooth transition the book offers advice on downsizing packing and settling into a new home within a CCRC It also explores the importance of building a

fulfilling social life and maintaining an active and engaged lifestyle Financial planning is a crucial aspect of CCRC living and this guide provides valuable insights into budgeting investing and protecting assets It also addresses legal and ethical considerations such as contracts residents rights and end of life planning Additionally the book highlights the different types of care and services available in CCRCs including memory care physical therapy and palliative care Looking ahead the book explores the future of CCRCs discussing innovations in design and services changing demographics and the role of technology It also addresses the challenges of an aging population and the need for comprehensive long term care solutions Whether you re a senior considering a move to a CCRC or a family member seeking guidance for a loved one this book is an essential resource With its wealth of information practical advice and compassionate insights Continuing Care Communities A Complete Guide for the Best Retirement empowers you to make informed decisions and embark on a fulfilling retirement journey in a Continuing Care Community If you like this book write a review

**The Complete Guide to Organizing Your Records for Estate Planning** John N. Peragine, Jr., 2009 Planning your estate is a long complicated process that requires much time and effort The process of organizing your records for estate planning is equally time consuming and complex Hiring an attorney to assist you may cost more than you are willing to spend With the help of The Complete Guide to Organizing Your Records for Estate Planning you can not only take charge of your estate planning documentation but also save time money and effort In this new book you will learn how to find an organizational system that works for you where to look for records what to record who to tell where to keep records and how often to update your records You will also find information on creating a will or a living will setting up a trust assigning power of attorney and filling out health care directives Additionally you will learn about the documents that should be included in your estate plan such as insurance policies Social Security cards birth certificates of minor children stock brokerage statements credit card numbers and statements certificates of deposit real estate deeds mortgage statements retirement account savings non retirement account savings and current bank statements The CD ROM is filled with sample documents and worksheets as well as a checklist of often overlooked information including any medications you take where you worked where your savings and checking accounts are located where your car title is located what your funeral plans or wishes are and who should receive what The Complete Guide to Organizing Your Records for Estate Planning will help you prepare your documents and record your final instructions and wishes By using the information provided in this book you will save money you might otherwise have spent on legal and accounting fees In addition you will save your family the frustration of searching for these documents if something should ever happen to you This book written in an easy to understand language will walk you through the process of organizing your records and make the process much easier for you and your family The companion CD ROM is included with the print version of this book however is not available for download with the electronic version It may be obtained separately by contacting Atlantic Publishing Group at sales atlantic pub com Atlantic Publishing is a small independent

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**Complete Guide to Human Resources and the Law, 2021 Edition** Dana Shilling,2020-08-05 The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues You ll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The Complete Guide to Human Resources and the Law offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource

*Official Guide to Mastering DSST Exams* Peterson's,2012-07-15 The only official prep guide from the makers of the DSSTs Peterson s Official Guide to Mastering DSST Exams includes full length DANTES Subject Standardized Tests DSSTs on a variety of subjects to help non traditional students earn college credits for life and learning experiences Full length DSSTs with detailed answer explanations Reviews of verbal clerical math and memory skills you ll need to score high Expert tips and strategies from the editorial team that writes and prepares actual DSSTs Offers students a cost effective time saving way to use the knowledge they ve acquired outside of the classroom to accomplish their education goals

[The Complete Idiot's Guide to Personal Finance in Your 40s and 50s](#) Sarah Young Fisher,Susan Shelly,2001 Looks at personal finance for middle aged persons covering such topics as choosing a financial advisor investments college costs real estate and estate planning

**The Complete Guide to Medicaid and Nursing Home Costs** Atlantic Publishing Group, Inc.,2016-11-30 *The Complete Guide to Medicaid and Nursing Home Costs* Atlantic Publishing Group Inc. Staff,Joan M Russell,Atlantic Publishing Co,2008 A comprehensive guide to understanding Medicaid and nursing home costs that provides legal advice on protecting personal assets state and federal laws regarding nursing care facilities and information on wills and trusts

**Legacy Planning: A Comprehensive Guide to Wills and Trusts** Vina Sereth,2025-02-24 This comprehensive book offers valuable insights into the importance of planning your estate and outlines the essential steps involved in creating wills trusts and other vital documents to protect your assets and ensure their proper distribution With expert guidance and practical advice this book empowers readers to make informed decisions about their estate and establish a solid foundation for their loved ones financial future Through a clear and concise approach Legacy Planningdemystifies the complexities of estate planning and highlights the various tools available to individuals seeking to safeguard their wealth and assets From understanding the legal nuances of wills and

trusts to exploring advanced planning strategies this book equips readers with the knowledge and resources necessary to navigate the estate planning process with confidence and ease Whether you are a young professional starting to build your wealth or a retiree looking to preserve your legacy this book offers valuable insights and crucial information to help you achieve your estate planning goals Moreover Legacy Planning addresses the emotional aspect of estate planning and emphasizes the importance of communication within families to ensure that everyone's wishes are respected and honored By fostering open discussions about inheritance end of life decisions and legacy preservation readers will be better equipped to navigate potential conflicts and challenges that may arise during the estate planning process With empathy and sensitivity this book helps readers approach estate planning as an opportunity to create a meaningful legacy that reflects their values beliefs and intentions With its wealth of practical tips real life examples and expert advice this book is an indispensable resource for anyone seeking to protect their assets secure their legacy and ensure a smooth transition of wealth to future generations

The Complete Guide to Creating a Special Needs Life Plan Hal Wright, 2013-07-28 This comprehensive guide explains how to create a life plan for an individual with special needs to ensure they have the best possible future The author offers knowledgeable advice and practical information on creating circles of support employment and residential options government programs financial and legal considerations and much more

*Complete Guide to Human Resources and the Law, 2017 Edition* Shilling, 2016-10-21 The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues You'll know what to do and what not to do to avoid costly mistakes or oversights confront HR problems legally and effectively and understand the rules The Complete Guide to Human Resources and the Law offers fast dependable plain English legal guidance for HR related situations from ADA accommodation diversity training and privacy issues to hiring and termination employee benefit plans compensation and recordkeeping It brings you the most up to date information as well as practical tips and checklists in a well organized easy to use resource The 2017 Edition provides new and expanded coverage of issues such as The Supreme Court held in March 2016 that to prove damages in an Fair Labor Standards Act FLSA donning doffing class action an expert witness testimony could be admitted Tyson Foods Inc v Bouaphakeo 136 S Ct 1036 2016 Executive Order 13706 signed on Labor Day 2015 takes effect in 2017 It requires federal contractors to allow employees to accrue at least one hour of paid sick leave for every 30 hours they work and unused sick leave can be carried over from year to year Mid 2016 DOL regulations make millions more white collar employees eligible for overtime pay by greatly increasing the salary threshold for the white collar exemption Updates on the PATH Act Protecting Americans From Tax Hikes Pub L No 114 113 The DOL published the fiduciary rule in final form in April 2016 with full compliance scheduled for January 1 2018 The rule makes it clear that brokers who are paid to offer guidance on retirement accounts and Individual Retirement Arrangements IRAs are fiduciaries In early 2016 the Equal Employment Opportunity Commission EEOC announced it would allow charging parties to request copies of the employer's position

statement in response to the charge The Supreme Court ruled that in constructive discharge timing requirements run from the date the employee gives notice of his or her resignation not the effective date of the resignation Certiorari was granted to determine if the Federal Arbitration Act FAA preempts consideration of severing provisions for unconscionability Take Charge! John Vinton,1999-06-01 For people over the age of sixty New York City is a cluttered attic a mess of valuables that cannot be ignored but that for the most part remains buried in jargon agencies regulations and eligibility forms New York City is after all a place that offers seniors everything from discount tickets for Broadway shows to social service agencies for those who speak foreign languages including Spanish Cantonese or Tagalog It is a place of endless benefits for those who can dig through the junk in the attic organize what is there and still have the desire to leave the house Take Charge The Complete Guide to Senior Living in New York City is the first book to gather in a single volume information and advice for people over sixty who want to make the most of the city Here at last is an all inclusive guide that addresses every concern for senior New Yorkers from entertainment and healthcare to housing and taxes Take Charge reaches beyond merely listing phone numbers and programs to giving advice on a number of areas from choosing an HMO a reverse mortgage or an elder law attorney to receiving travel discounts and negotiating home care Containing everything a person over sixty needs to know to make the most of life in New York City Take Charge is the only comprehensive guide available for New York seniors and their families *Endless Referrals, Third Edition* Bob Burg,2005-11-15 The definitive guide to turning casual contacts into solid sales opportunities In this fully revised edition Bob Burg builds on his proven relationship building principles to bring even more clients to your door and helps you attract only those who are interested in what you sell He shows how to maximize your daily contacts utilize your tools both online and off leverage your relationships and generate ongoing sales opportunities If you re serious about your sales career whether you are selling a product service or yourself master the contents of this book and you will practically guarantee your future success Tom Hopkins author of How to Master the Art of Selling Bob Burg has long been the authority on connecting with clients and building win win relationships Endless Referrals should be required reading for sales professionals and entrepreneurs everywhere Gary Keller Founder and Chairman of the Board of Keller Williams Realty Intl and author of The Millionaire Real Estate Investor I ve found that acquiring business is the toughest challenge for professional services providers Thankfully Bob Burg provides pragmatic and effective techniques to smash that challenge to bits whether using mail phone email or a polite tap on the shoulder Alan Weiss Ph D author Million Dollar Consulting Bob Burg opens the floodgates to Fort Knox with this book I like the simple easy to understand practical way he outlines the exact way to find endless referrals A treasure Dottie Walters author of Speak Grow Rich A no nonsense approach to building your business through relationships Jane Applegate syndicated Los Angeles Times columnist **The Merck Manual of Health & Aging** Merck & Co., Inc.,2005-12-27 From one of the most trusted names in medical references comes an accessible all inclusive guide for older adults that shares what measures to take to optimize the aging

process prevent disease and improve your overall health Inside you ll discover clear authoritative information on preventive medical care and good nutrition common medical disorders in older adults strategies for coping with disease steps for finding the best in medical care how to communicate with health care practitioners the role of alternative and complementary medicine the benefits and risks of medical tests the challenges of caregiving and rehabilitation safe easy to follow cardio exercises Also featuring candid essays by seniors who share their insights and personal experiences on growing older The Merck Manual of Health Aging is an essential home reference for making your later years truly golden Merck Co Inc is a pharmaceutical company and trusted contributor to world health Merck produces numerous clinically relevant scientifically accurate and affordable medical reference books The Merck Manual of Health Aging was edited by an outstanding staff of experienced editors The team was led and all content reviewed by a renowned group of geriatricians From one of the most trusted names in medical references comes an accessible all inclusive guide to the health care system for older adults and the disorders they are most likely to experience Inside you ll discover

**J.K. Lasser Pro Advising Mature Clients** Neal E. Cutler,2002-12-16 FINANCIAL PLANNING FOR THE CHANGING NEEDS OF AN AGING SOCIETY Cutler has hit a financial literacy home run He has done an outstanding job of educating the professional working with the mature market about the psychology and complexity of the Wealth Span and about the financial issues and products that figure prominently in executing a successful strategy for older clients and families This book is about as comprehensive as you can get for understanding the nuances of financial planning for mature consumers It is filled with information insight resources and thankfully humor John N Migliaccio PhD President Maturity Mark Services Co Learning across disciplines will be the way of the future Dr Cutler is in the unique position to authoritatively discuss advising mature clients from both the gerontological and financial planning perspectives This latest in the Lasser Pro Series is sure to be a must for anyone who wants to do holistic financial planning for older clients Kenn Beam Tacchino JD LL.M Professor of Taxation and Financial Planning Widener University Editor Journal of Financial Service Professionals Dr Cutler has written a cutting edge guide for the myriad professionals who advise mature clients and adult children of older parents His book is timely much needed and will undoubtedly become the definitive reference for practitioners and students of aging and the economics of aging Lois A Vitt PhD Director Institute for Socio Financial Studies Editor in Chief Encyclopedia of Financial Gerontology Dr Cutler has provided a valuable resource to those of us in the financial industry He has provided clear concise commentary on the issues facing our aging population with actionable suggestions for the financial advisor I highly recommend it to my fellow professionals Kelly B Auslander CFP President American Financial Advisors Inc Please visit our Web site at [www.jklasser.com](http://www.jklasser.com)

**Deena Katz's Complete Guide to Practice Management** Deena B. Katz,2010-05-13 Deena B Katz CFP a preeminent authority on practice management and an internationally recognized financial adviser presents a comprehensive guide to running a professional financial planning practice To create this book Katz updated revised and combined her two acclaimed



books Deena Katz on Practice Management 1999 and Deena Katz's Tools and Templates for Your Practice 2001 In this newly expanded volume she presents the essentials on how to help a practice thrive side by side with the tools and templates needed for the everyday operation of your firm This new volume offers guidance on practice management issues setting up an office systems and technology administration and staffing marketing growing as the market changes hanging on to clients for the long term succession planning when the time comes This comprehensive resource provides sample forms worksheets templates letters brochures and collateral materials developed and refined by top wealth managers and planners From keeping the business running well by designing dynamic collateral material to considering plans for retirement Deena B Katz guides advisers through every challenge a financial planning business will face

*Your Money's Life: A Comprehensive Guide to Managing and Growing Your Wealth* Pasquale De Marco, 2025-04-08 Your Money's Life A Comprehensive Guide to Managing and Growing Your Wealth is the ultimate roadmap to financial empowerment providing you with the knowledge and strategies to navigate the complexities of personal finance and achieve your financial aspirations Within these pages you'll embark on a journey of financial literacy beginning with a thorough understanding of your current financial situation Through self assessment and analysis you'll gain clarity on your financial goals whether it's securing a comfortable retirement funding your children's education or building a solid financial foundation for your family The book delves into the art of budgeting a cornerstone of effective financial management Learn to allocate your hard earned dollars wisely ensuring that your spending aligns with your priorities and long term objectives Financial security often starts with small consistent steps and budgeting provides the roadmap to achieve your financial aspirations The book also explores the realm of investing guiding you through the complexities of various investment options Understand the nuances of stocks bonds mutual funds and real estate and make informed decisions that align with your risk tolerance and financial goals Discover the secrets of building a diversified portfolio a key strategy for mitigating risk and maximizing returns Navigating life's financial milestones can be daunting but with the insights offered in this book you'll be equipped to handle these transitions with confidence From buying a home and starting a family to planning for retirement each chapter provides practical advice and strategies tailored to these significant life events Beyond the basics of financial management the book explores the importance of protecting your assets and preparing for unforeseen circumstances Learn about the different types of insurance including life health and property insurance and understand the role they play in safeguarding your financial well being Create a comprehensive estate plan that ensures your wishes are carried out and your loved ones are provided for in the event of your passing Throughout the book you'll find valuable insights into making smart financial decisions avoiding common pitfalls and staying up to date on the latest financial news and trends Whether you're a seasoned investor or just starting your financial journey Your Money's Life serves as an invaluable resource empowering you to make informed choices and achieve your financial goals If you like this book write a review

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*Cannot* W. A. Swan, Bill Swan, 2009-10-30 A comprehensive guide to manage the finances of aging parents discussing what to expect and providing step by step instructions to protect their assets evaluate their income understand social security do their taxes and fulfill their wishes

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