

The stress of a family member caring for a loved one has been shown to impact a person's immune system for up to three years after their caregiving ends. This increases their chances of developing a chronic illness themselves.

Care Type	Monthly Cost 2021	Projected Monthly Cost In 25 yrs (5% compound inflation)
Assisted Living Facility, private, one-bedroom	\$4,500	\$15,000
Adult Day Health Care	\$1,690	\$5,700
Home Health Aide Services	\$5,148 (6 hrs/day)	\$16,600
Homemaker Services	\$4,957	\$16,000
Nursing Home Care (Semi-Private)	\$7,908	\$26,700
Nursing Home Care (Private)	\$9,034	\$30,500

Source: Genworth Cost of Care Survey 2021. Check your area online or by downloading the full report.
<https://pro.genworth.com/riiproweb/productinfo/pdf/131168.pdf>

High-End Long Term Care and Home Health

Care Type	Current Total Cost All Claims (Average 2.5 years)	Projected Total Cost in 25 years All Claims (Average 2.5 years)	Current Total Cost (If care lasts longer than a year, average 4.4 years)	Projected Total Cost in 25 Years (If care lasts longer than a year, average 4.4 years)
Upscale Assisted Living Facility, private, one- bedroom \$6000 per month	\$180,000	\$609,500	\$312,000	\$1,050,500

Length of Claim: Society of Actuaries, Long Term Care Experience Reports
 2022 Alzheimer's Disease Facts and Figures, Alzheimer's Association