![Crump - An AmeriLife Company]

Long-Term Care

Long-Term Care 101
Potential Costs and Services

Long-term care (LTC) helps individuals with chronic conditions or disabilities maintain independence by supporting daily activities such as bathing, dressing, and managing medications.

Demand and Cost Increase

By 2030, one in five Americans will be over age 65,[1] and the number of nursing home residents is projected to grow by 75%, reaching 2.3 million.[2] Rising demand for LTC is fueled by factors such as workforce shortages and the increasing prevalence of chronic conditions like Alzheimer's disease and other cognitive disorders. As demand grows, so do costs — LTC services now average $4,000 to $8,000 per month, depending on the type of care and location.

Refer to the chart below to compare the costs of different LTC services.

Type of Care	Features	Monthly Cost of Care*		
		National Average[3]	In 15 Years	In 30 Years
Home Health Care	In-home personal care, nursing services, and therapy services	$6,483	$11,676	$20,407
Adult Day Care	Part-time care in a group setting with social interaction and security	$2,167	$3,903	$7,028
Assisted living facility/ Adult home/ Residential health care	Apartment-like housing with personal care assistance and non-skilled care services	$5,900	$10,626	$19,136
Nursing facility/ Nursing home	Institutional setting with skilled, intermediate, and custodial care services	$9,277	$16,707	$30,529

Contact your financial professional for more information about LTCi.

*Estimates are from CareScout and assume 4% annual inflation and vary by state.

[1] 2025 Long Term Care Market Outlook; One America
[2] Long-Term Care Statistics 2025
[3] 2024 National Average from the CareScout Cost of Care Calculator