



# Assisted Living Locators

*Your local senior living advisor™*

**Jay Stuckey III, CDC**  
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**(480) 685-9822**

# Surviving Aging

- ▶ **The Family Conversation**
  - ▶ **Elder Care at Work**
  - ▶ **Options for Care**
    - ▶ **Cost of Care**
  - ▶ **Paying for Care**

# The Family Conversation

**Born in 1900 = life expectancy was 47.**

**Born in 2013 = life expectancy is 81.**



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## The Family Conversation

**Unfortunately, 78% of people over age 65 have at least two chronic conditions.**



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# The Family Conversation

**What this tells us is we don't age the same way our relatives did before us. We live longer, sicker and with that comes higher health care expenses and the need to save more for care.**

**7 out of 10 people will need long-term care.**



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# The Family Conversation

**If you haven't had the conversation with your children,  
spouse or person who may care for you or who you may  
take care of, have the conversation NOW.**



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# The Family Conversation

## The Sandwich Generation

(the adult children with children)

### **Family structures are different**

52% of family caregivers feel unqualified

70% miss time from work

63% use retirement savings to pay for parent's Long Term Care costs

More statistics: <https://www.caregiver.org/caregiver-statistics-demographics>



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# When Are You or Loved One Ready for Assisted Living?

- \* Need help with your Activities of Daily Living

(grooming, dressing, toileting, eating, bathing, mobility)

- \* Need help with your Instrumental Activities of Daily Living

(managing finances, shopping, cooking, managing meds, laundry, housekeeping)

- \* Declining health

- \* Reclusiveness, depression, anxiety, poor nutrition, poor hygiene



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# Options for Care

Adult Child Moves In With Loved One

OR

Loved One Moves in With Adult Child



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# Options For Care

## Home Care

Someone comes into the home to perform non-medical services. Not covered by medical insurance.



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# Options for Care

## Community Care: Independent Living, Assisted Living, Memory Care

Resort-style living

Relief from time-consuming chores

Chef prepared meals

Engaging Enrichment Programs

Housekeeping/Laundry

Safety

Medicine Management

Activities/Outings/Social Engagements



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# Options for Care

## Group Home

Higher levels of care

Housekeeping/Laundry

Safety

Medicine Management

All necessary care services

Private/semi-private room/bathroom



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# Group Home vs Community

## Group Home

- \* Between 5 – 10 residents
- \* Best for people who need a high level of care
- \* Private and shared rooms/some private baths
- \* Most are all inclusive
- \* Low level of activities in lieu of higher skilled care.



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# Group Home





# Group Home



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# Group Home vs Community

## Community

- \* Between 20 to 300 residents
- \* Best for people who can age in place and perform some ADL's
- \* Private and shared rooms
- \* Base rent plus cost of care
- \* High level of activities
- \* Opportunity for social interaction



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# Community



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# Not Yesterday's Nursing Home



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# Cost of Care

## Home Care

Arizona Average

\$18,000 per month

(24 Hour Care)

## Community Care

Arizona Average

\$3,500 - \$4,500 per month

(Assisted Living with added care)



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# Cost of Care

## Group Home

**\$3,000 shared room  
to  
\$8,000 private room**

(depends on level of care)



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# Pay For Care

Own Financial Means

Family Financial Help

Veterans Administration

Long Term Care Insurance

Reverse Mortgage

Access Life Insurance Equity

Rent a Property(s)



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# Pay for Care

Bridge Loan

Sell the Family Home

Sell Another a Property(s)

Nuclear Program

German Government

Family Provides Physical Care

**Medicaid (ALTCS)**

Medicare



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# Why Use a Local Placement Agent?

- \* They know the market very well.
- \* They provide in-depth knowledge.
  - \* They take you to see places.
- \* They are no cost to the client.



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## Plan vs Crisis

If you plan for your long-term care, you get plenty of choices.

If you're in a crisis, you have few to none.



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# About Jay and Melissa

Melissa

Certified Senior Advisor, Certified in Dementia Care, BA/MBA,  
University of Arizona.

Jay

Certified in Dementia Care, BA, University of Arizona, 3<sup>rd</sup>  
Generation AZ Native.



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## QUESTIONS?

Jay Stuckey III, CDC

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Owner/Senior Advisors

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[www.AssistedLivingLocators.com/Mesa](http://www.AssistedLivingLocators.com/Mesa)

