

Long-Term Care

Long-term care (LTC) is the term used to describe a variety of services in the area of health, personal care, and social needs of persons who are chronically disabled, ill or infirm. Depending on the needs of the individual, long-term care may include services such as nursing home care, assisted living, home health care, or adult day care.

Who Needs Long-Term Care?

The need for long-term care is generally defined by an individual's inability to perform the normal activities of daily living (ADL) such as bathing, dressing, eating, toileting, continence, and moving around. Conditions such as AIDS, spinal cord or head injuries, stroke, mental illness, Alzheimer's disease or other forms of dementia, or physical weakness and frailty due to advancing age can all result in the need for long-term care.

While the need for long-term care can occur at any age, it is typically older individuals who require such care.

Individuals With Disabilities, by Age: 1994-1995¹

Age Group	One Disability	One Severe Disability
0-14	9.1%	1.1%
15-65	18.7%	8.7%
65-79	52.5%	33.4%
Over 79	71.5%	53.5%

What Is the Cost of Long-Term Care?

Apart from the unpaid services of family and friends, long-term care is typically expensive. Some average national cost data compiled by the federal government² provide a rough guide to the cost of long-term care:

- **Adult Day Care:** \$45/day (8 hours)
- **Meals-on Wheels:** \$52/week (10 meals)
- **Unskilled Home Care:** \$8 - \$16 per hour. Rate for skilled home care is higher.
- **Assisted Living Facility:** Ranges from \$900 to \$3,000 per month.
- **Nursing Home:** \$160 per day (\$58,400 per year).

¹ Source: Current Population Reports, "Americans with Disabilities, ", August, 1997, as reported in *A Profile of Older Americans:2000*, prepared by the Administration on Aging of the U.S. Department of Health and Human Services.

² See *Choosing Long-Term Care*, developed by the Center for Medicare & Medicaid Services, and the Agency for Healthcare Research and Quality, November 2001. Data for 2001.