



STA Wealth Management
Scott Bishop, MBA, CPA/PFS, CFP®
Executive VP - Financial Planning
800 Town & Country Boulevard
Suite 410
Houston, TX 77024
281-822-8800
713-600-9000
scott@stawealth.com
www.stawealth.com

November is National Family Caregivers Month

By presidential proclamation, November is National Family Caregivers Month. Each day, parents, children, siblings, and spouses selflessly sacrifice their time and energy to care for family members affected by illness, injury, or disability. Caregiving can exact an emotional, physical, and financial toll. It is important for caregivers to know that their labors of love are appreciated, and to recognize that they need care and support as well.

Caregiving often involves providing for the needs of our older population. As the number of older Americans rises, so will the number of caregivers. While we take this time to recognize our caregivers, it's also a good time to consider planning for potential long-term care.

According to recent U.S. Department of Health & Human Services information (www.longtermcare.gov), almost 52% of people over age 65 will need some type of long-term care during their lifetimes. Between the ages of 40 and 50, on average, 8% of people have a disability that could require long-term care services. The average yearly cost for long-term care in a nursing home is about \$82,182 for a semiprivate room, while the average annual cost for care in an assisted-living facility is \$43,536.

Caring for Your Aging Parents



[Caring for Your Aging Parents](#)

Caring for your aging parents is something you hope you can handle when the time comes, but it's the last thing you want to think about. Whether the time is now or somewhere down the road, there are steps that you can take to make your life (and theirs) a little easier.

[More Details](#)



[Tips for Caregivers](#)

Here are some tips to help you as you care for an aging parent.

[More Details](#)



[Housing Options for Aging Parents](#)

Housing Options for Aging Parents table.

[More Details](#)



[Medicare, Medigap, and Medicaid](#)

Medicare, Medigap, and Medicaid table.

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[Common Incapacity Documents](#)

This is a list of the common documents you should have in the event of an incapacity.

[More Details](#)

[Refer a friend](#)

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