



# The Assisted Living Planning Guide

Everything your family needs to know  
before you need to know it.

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2026 Edition | Georgia Focus | Free Resource

## What's Inside This Guide

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**Chapter 1:** A Letter to Your Family

**Chapter 2:** The 7 Signs It May Be Time for More Help

**Chapter 3:** Understanding the Types of Senior Care

**Chapter 4:** What Senior Care Costs in Georgia (Real Numbers)

**Chapter 5:** The 5 Ways Families Pay for Care

**Chapter 6:** How to Have the Conversation

**Chapter 7:** Your Planning Timeline

**Chapter 8:** Next Steps + Free Resources

# A Letter to Your Family

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If you're reading this, it's probably because something has shifted.

Maybe your parent had a fall. Maybe you noticed the house looks different — dishes in the sink, mail piling up, groceries running low. Maybe it's nothing you can point to exactly. You just feel it. Something is changing, and you're not sure what to do about it.

We want you to know: that feeling is valid. And the fact that you're here, looking for information before a crisis forces your hand, puts you ahead of most families.

This guide was written for you — the adult child, the spouse, the family member who's starting to ask the hard questions. We wrote it because we've watched too many families make these decisions in 72 hours, under pressure, with no preparation. That doesn't have to be your story.

In the pages that follow, you'll find the signs to watch for, the types of care that exist, what it actually costs in Georgia, how families pay for it (including options most people don't know about), how to start the hardest conversation in family caregiving, and a step-by-step planning timeline you can actually follow.

There's no pressure here. No sales pitch. No hidden agenda. Just the guide we wish every family had.

*With care,*

**Winston Nwanne & Michael Ogunfowora**

*Founders, True North Senior Care*

# The 7 Signs It May Be Time for More Help

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Most families don't wake up one morning and decide it's time for assisted living. It's usually a slow accumulation of small changes that, in hindsight, were telling a story. Here are the seven signs families most commonly recognize after the fact — and wish they'd paid attention to sooner.

## **Sign 1: The House Tells the Truth**

Clutter accumulates. Dishes pile up in the sink. The yard goes unmaintained. Expired food appears in the fridge. The house that was once meticulously kept starts to slip. These aren't character flaws — they're signs that the physical demands of daily life are getting harder to manage. When routine household tasks become overwhelming, it often signals a decline in the energy, mobility, or executive function needed to live independently.

## **Sign 2: Repetition and Confusion**

Everyone forgets things occasionally. But if your parent tells you the same story three times in one visit, seems confused about appointments or routines that were once second nature, or asks the same question repeatedly within a short timeframe, it may be more than normal aging. Memory changes — especially when they affect daily functioning — are one of the earliest indicators of cognitive decline. Roughly 3% of adults aged 65–74 live with dementia, but that figure jumps to about 22% for those aged 85–89.

## **Sign 3: Unexplained Weight Loss**

This is one of the most commonly missed signs. Cooking becomes a chore. Groceries don't get bought. Meals are skipped or replaced with whatever's easiest. Weight loss in older adults is rarely intentional — and when it happens gradually, family members who visit regularly may not notice until it becomes significant. If your parent's clothes are fitting differently or their appetite has noticeably changed, pay attention.

## **Sign 4: Near-Misses**

A stumble that wasn't quite a fall. A pot left on the stove. A missed medication dose. A car scratch with no explanation. Near-misses are signals, not flukes. Each one represents a moment where something could have gone seriously wrong — and next time, it might. Falls alone are the leading cause of injury-related death among adults 65 and older, and one in four older adults falls each year.

## **Sign 5: Social Withdrawal**

Your parent stops attending church, skips the bridge group, or declines invitations they once looked forward to. Social withdrawal can stem from many causes: depression, embarrassment about memory issues, difficulty driving, or simply the fatigue of managing a body that isn't cooperating. Whatever the

cause, isolation accelerates decline — both cognitively and emotionally.

### **Sign 6: Caregiver Burnout in the Family**

Sometimes the sign isn't about your parent — it's about you. If you're spending more time managing your parent's life than living your own, if your own health or relationships are suffering, if you're constantly worried — that's a sign that the current care arrangement isn't sustainable. Nearly 12 million Americans provide unpaid care for people with Alzheimer's or other dementias, providing an estimated 19 billion hours of unpaid care annually.

### **Sign 7: You Feel It In Your Gut**

You can't always articulate it. The house doesn't smell right. The phone calls feel different. Something in their eyes has changed. Trust that instinct. Family members who know a person well can often sense decline before any clinical measure detects it. Your gut is processing a hundred small signals that your conscious mind hasn't organized yet. It deserves to be listened to.

#### **What to Do If You Recognize These Signs**

You don't need to have all the answers right now. But you do need to start the process. Take our free 2-minute Care Readiness Assessment at [truenorthseniorcare.com/quiz](https://truenorthseniorcare.com/quiz) to get a personalized snapshot of where your family stands — and what a reasonable next step looks like.

# Understanding the Types of Senior Care

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Senior care isn't one-size-fits-all. The right option depends on your parent's current needs, how those needs are likely to change, and what matters most to your family. Here's a plain-language breakdown of the most common types of care.

## Independent Living

For seniors who are largely self-sufficient but want the convenience and social engagement of a community setting. Typically includes housing, meals, housekeeping, transportation, and activities. No personal care assistance is provided. Think of it as a maintenance-free lifestyle with built-in community.

**Monthly cost in Georgia: approximately \$2,000–\$5,000.**

## Assisted Living

For seniors who need help with daily activities — bathing, dressing, medication management, meal preparation, mobility — but don't require 24-hour medical supervision. Staff are available around the clock, but residents maintain as much independence as possible. This is the most common transition point for families reading this guide. **Monthly cost in Georgia: approximately \$3,500–\$5,000** for standard communities, with higher-acuity residences reaching \$6,500 or more.

## Memory Care

A specialized form of assisted living designed specifically for residents with Alzheimer's disease, dementia, or other cognitive impairments. Memory care communities provide a secured environment, structured cognitive engagement programs, and staff trained in dementia-specific care techniques.

**Monthly cost in Georgia: approximately \$4,200–\$9,000**, with boutique communities at the higher end.

## Home Health Care

Professional caregivers come to your parent's home to provide personal care assistance, medication reminders, meal preparation, light housekeeping, and companionship. It's often the first step families take before considering a residential community. However, for seniors with significant needs, the cost of sufficient in-home care often exceeds the cost of assisted living. **In Georgia, home care averages about \$25 per hour.**

## Nursing Home / Skilled Nursing Facility

The highest level of care. Nursing homes provide 24-hour medical supervision by licensed nurses, rehabilitation services, and support for residents with complex medical needs. **Monthly cost in Georgia: approximately \$7,000–\$9,500+.**

## Adult Day Services

Structured daytime programs that provide supervision, social activities, meals, and basic care while the primary caregiver is at work or needs respite. Adult day services can delay the need for full-time residential care and reduce caregiver burnout. **In Georgia, the average daily cost is approximately \$100.**

### Not sure which level of care is right?

That's completely normal. Most families start with a conversation — not a decision. Our cost calculator at [truenorthseniorcare.com/calculator](https://truenorthseniorcare.com/calculator) can help you understand the financial picture for different care levels.

# What Senior Care Costs in Georgia

This is the chapter most families wish someone had given them years earlier. Understanding cost isn't about being ready to pay — it's about being ready to plan.

## 2026 Georgia Cost Ranges

Type of Care	Monthly	Annual
Independent Living	\$2,000 – \$5,000	\$24,000 – \$60,000
Assisted Living	\$3,500 – \$5,000	\$42,000 – \$60,000
Assisted Living (Boutique)	\$5,000 – \$6,500+	\$60,000 – \$78,000+
Memory Care	\$4,200 – \$9,000	\$50,400 – \$108,000
Home Health (full-time)	\$5,200 – \$6,900	\$62,400 – \$82,800
Nursing Home	\$7,000 – \$9,500	\$84,000 – \$114,000
Adult Day Services	\$2,000 – \$3,000	\$24,000 – \$36,000

Sources: CareScout 2025 Cost of Care Survey, Genworth 2023 Cost of Care Survey, A Place for Mom 2026 data, and provider surveys. Georgia costs are generally 15–25% below national medians.

## Costs Are Rising

Senior care costs have been increasing at approximately 6–10% per year nationally, outpacing general inflation. In Georgia, the rate has been somewhat lower (around 6% in recent years), but the trajectory is clear: the longer you wait to plan, the more care will cost when you need it.

For families whose care needs are 2–4 years away, this means the numbers above could be 15–40% higher by the time you're actually paying for care. This is why the next chapter — on how families pay — is so important.

### **Get a Personalized Estimate**

Every family's situation is different. Our free Care Cost Calculator at [truenorthseniorcare.com/calculator](https://truenorthseniorcare.com/calculator) gives you a personalized estimate based on your specific care level, timeline, and location in Georgia. It also factors in projected cost increases so you can plan ahead.

# The 5 Ways Families Pay for Care

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This is the chapter that changes the conversation. Most families assume there's only one way to pay for senior care: drain the savings account. In reality, there are several funding approaches — and the earlier you understand them, the more options you have.

## 1. Personal Savings & Retirement Assets

The most common approach. Families use retirement savings, Social Security income, pension payments, and investment accounts to cover monthly care costs. In Georgia, where Social Security benefits average approximately \$2,071 per month and assisted living starts around \$3,500, savings alone typically needs to bridge a gap of \$1,400 or more per month. For a 3-year stay, that gap adds up to over \$50,000 — on top of the base cost.

***Best for:** Families with substantial retirement savings or significant home equity who are planning ahead.*

## 2. Long-Term Care Insurance

Specifically designed to cover the costs of assisted living, memory care, nursing homes, and home health. LTC insurance policies typically provide a daily or monthly benefit (for example, \$150–\$300 per day) for a set period (commonly 2–5 years). The key insight: LTC insurance works best when purchased 10–15 years before you expect to need it. If your parent is already showing signs of decline, it may be too late for them — but it may be exactly the right time for you to explore a policy for yourself.

***Best for:** Adults in their 40s–60s who are planning ahead, especially those with family history of cognitive decline or longevity.*

## 3. Life Insurance with LTC Benefits

This is one of the most underutilized planning tools available, and most families have no idea it exists. Many life insurance policies can be structured with a long-term care rider, which allows the policyholder to access a portion of the death benefit while still alive to pay for qualifying long-term care expenses. Hybrid life/LTC policies combine a death benefit with LTC coverage — if you need care, the policy pays for it; if you don't, your beneficiaries receive the death benefit.

***Best for:** Families who want LTC coverage but don't want to 'lose' the premium if care is never needed.*

## 4. Medicaid

Medicaid covers long-term care for individuals with limited income and assets. In Georgia, Medicaid covers nursing home care for eligible individuals. For assisted living, Georgia offers two waiver programs — the Community Care Services Program (CCSP) and the SOURCE program — which can help cover some supportive services, though they typically do not cover room and board. Eligibility is strict: assets below \$2,000 in most cases.

**Best for:** *Families with limited assets, or as a long-term strategy after other funding sources are exhausted.*

## 5. VA Aid & Attendance Benefits

If your parent (or their spouse) is a veteran who served during wartime, they may qualify for the VA's Aid & Attendance benefit. This can provide up to approximately \$2,295 per month for a single veteran or \$2,727 for a veteran with a spouse (2025 rates) to help cover assisted living or in-home care costs. That's over \$27,000 per year for a qualifying veteran.

**Best for:** *Veterans or surviving spouses of veterans who need assistance with daily living.*

### Worth a Conversation

If you or your parent has an existing life insurance policy, it's worth asking a licensed specialist whether it can be used to fund long-term care. Many families are sitting on an asset they don't realize they have. True North can connect you with a licensed insurance professional who will evaluate your options at no cost:

**[truenorthseniorcare.com/insurance](https://truenorthseniorcare.com/insurance)**

# How to Have the Conversation

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This is the hardest chapter in this guide. Not because the information is complex, but because the conversation it describes is emotional, uncomfortable, and deeply personal. We've seen families handle it beautifully, and we've seen it go sideways. Here's what tends to work.

## What NOT to Do

- **Don't ambush them.** A family meeting where everyone sits down and announces 'we need to talk about your future' feels like an intervention.
- **Don't lead with logistics.** Opening with 'We've been looking at assisted living facilities' signals the decision has already been made without them.
- **Don't argue about reality.** If your parent insists they're fine, arguing won't change their mind. It will only make them dig in further.
- **Don't try to resolve everything in one conversation.** This isn't a one-time discussion. It's a series of small conversations over weeks or months.

## What Works

### Start with Love, Not Logistics

The first conversation should be about feelings, not plans. Try something like: "Mom, I'm not trying to take anything away from you. I just want to make sure we have a plan so that if things change, nobody's scrambling."

### Use 'I' Statements, Not 'You' Statements

'You can't keep living alone' triggers defensiveness. 'I worry about you when I'm not here' opens a door. 'You forgot to take your medication again' feels like an accusation. 'I'd feel better knowing someone was helping with medications' feels like care.

### Plant Seeds Over Time

You don't need agreement in the first conversation. You need awareness. Mention an article you read. Share a story about a friend's parent. Bring up the topic casually and let it sit. Over time, the idea becomes familiar instead of frightening.

### Give Them Agency

The number one fear for most older adults isn't assisted living — it's losing control. Involve your parent in the research. Let them visit communities. Let them choose. The more agency they have in the

process, the less resistance you'll encounter.

### **A Script to Start**

"Mom / Dad, I've been reading about how families plan for the future, and I realized we've never really talked about what you'd want if things changed. I'm not saying anything needs to change now. I just want to understand what would matter to you, so I can make sure I'm honoring that."

# Your Planning Timeline

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Planning for senior care isn't a single event — it's a process. Here's a realistic timeline based on how far out you think care might be needed.

## If Care Is 3+ Years Away

*You have the most options. Use this time wisely.*

1. Educate yourself on care types and costs (you're doing this now)
2. Explore LTC insurance or life insurance with LTC riders — premiums are lowest now
3. Have the first conversation with your parent — plant seeds, don't push
4. Review your parent's financial picture: savings, income, insurance, home equity, veteran status
5. Consult an elder law attorney about Medicaid planning and estate considerations
6. Start building a 'care team' — identify the people and resources you'll lean on

## If Care Is 1–3 Years Away

*The window for proactive planning is open but narrowing.*

1. Get a personalized cost estimate for your family's specific situation
2. Visit 3–5 assisted living or memory care communities in your area
3. Understand the funding picture: what will savings cover, what gap exists
4. Have the care conversation with your parent if you haven't already
5. Coordinate with siblings on roles, expectations, and financial contributions
6. Assemble important documents: power of attorney, healthcare directive, insurance policies

## If Care Is Needed Within 12 Months

*You're in the decision-making phase. Focus on clarity and action.*

1. Tour communities and compare costs, care levels, availability, and feel
2. Ask about waitlists — good communities often have them, especially for memory care
3. Confirm the financial plan: how will the first 12 months be funded
4. Complete legal documents if not already done (POA, healthcare proxy)
5. Plan the transition: what to bring, what to store, how to make the new space feel like home
6. Arrange for home health as a bridge if residential care isn't immediately available

## If Care Is Needed Now

*You're in crisis mode, and that's okay. Breathe.*

1. Talk to a care advisor or senior care consultant who can help you navigate quickly
2. Contact communities directly — ask about immediate availability and emergency admissions
3. Arrange short-term home health to stabilize the situation while you evaluate options
4. Don't make a permanent decision under temporary pressure — a 30-day respite stay is a legitimate option
5. Lean on your support network — family, friends, your parent's doctor, your faith community

## Next Steps + Free Resources

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You've read the signs, understood the care types, seen the real costs, learned how families pay, practiced the conversation, and mapped out a timeline. That's more preparation than most families ever do.

Here's what we'd suggest as your next step, based on where you are:

### **If you're just starting to research...**

Take our free 2-minute Care Readiness Assessment. It gives you a personalized snapshot of where your family stands and what a reasonable next step looks like.

**[truenorthseniorcare.com/quiz](https://truenorthseniorcare.com/quiz)**

### **If you're trying to understand costs...**

Use our free Care Cost Calculator. It gives you a personalized estimate based on care level, timeline, and Georgia-specific data — including projected cost increases.

**[truenorthseniorcare.com/calculator](https://truenorthseniorcare.com/calculator)**

### **If you want to explore insurance options...**

We can connect you with a licensed insurance specialist who will evaluate your family's situation and explain your options — free, with zero obligation.

**[truenorthseniorcare.com/insurance](https://truenorthseniorcare.com/insurance)**

### **If you want to talk to someone...**

Book a free 15-minute planning conversation. It's not a sales call — it's a conversation with someone who's guided hundreds of families through this.

**[truenorthseniorcare.com/book](https://truenorthseniorcare.com/book)**

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**Planning ahead is an act of love.  
Let us help you do it well.**



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