THE HIDDEN COSTS OF STAYING HOME:

What Arizona Families Discover About Assisted Living Value

A FINANCIAL PLANNING GUIDE FOR FAMILIES RESEARCHING SENIOR LIVING IN NORTHERN ARIZONA



The Bluffs OF FLAGSTAFF SENIOR LIVING

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CIVITAS SENIOR LIVING FACILITY ID# AL12326C

When families first see the monthly fee for assisted living, the reaction is almost universal: sticker shock. The number feels large, and without context, it is. But here is what most families find only after doing the math: they have already been spending considerable money keeping a loved one at home. Grocery runs, home modifications, hired help, transportation to appointments, and the physical and financial cost to family caregivers. These expenses are real, but they rarely get added up in one place.

This guide walks through the actual, documented costs of aging in place in Arizona — the ones that show up on bills and the ones that don't — and places them side by side with what assisted living at The Bluffs of Flagstaff actually provides so families can see the full picture and make an informed decision.



The Costs You Can See

For most families, keeping a parent at home involves a combination of the following monthly expenses, and once you see the numbers written down, the total is often a surprise.



Home Maintenance and Utilities

Owning a house in Arizona means having ongoing costs: mortgage, property taxes, homeowners insurance, utilities, lawn care, and routine repairs. These are predictable in category but not in amount. A furnace goes out. A roof needs patching or replacing. A water heater fails in December.



According to the U.S. Census Bureau's Quarterly Summary of State and Local Tax Revenue, property taxes nationally rose approximately 20% between 2016 and 2021, adding pressure on fixed-income households.

The Costs You Can See



In-Home Care

When daily assistance is needed, families typically turn to hired help — and the costs add up quickly. According to the **2025 CareScout Cost of Care Survey**, home health aide services in Arizona average $7,245 per month for 44 hours of care per week, or roughly $238 per day. Adult day care is a lower-cost alternative at $2,058 per month, but it provides no overnight coverage, evening support, or emergency response.



That $7,245 monthly figure covers one aide for part of the day. It does not include meals, social programming, transportation, medication management, or 24-hour availability — all of which are built into an assisted living monthly fee. When care needs grow beyond 40 to 44 hours per week, the total cost of staying home often meets or exceeds the cost of assisted living, but without the meals, activities, round-the-clock staffing, or community that comes with it.

The Costs You Can See



Home Modifications

Many families do not account for the upfront cost of making a residence safe for an aging parent until it becomes urgent. Common modifications include:

- Grab bars and handrails: $200–$500
- Walk-in tub or roll-in shower: $3,000–$10,000
- Stair lift installation: $3,000–$10,000
- Bathroom accessibility remodel: $3,000–$15,000
- Ramp installation: $1,000–$3,000
- Widened doorways: $700–$2,500 per doorway



A single accessibility modification averages $8,609. Many homes require several. These are one-time costs that recur as needs change and do not transfer when a move eventually becomes necessary.

The Costs You Can See



Transportation

For seniors who can no longer drive, or who do so with increasing limitations, getting to medical appointments, therapy, and social activities means depending on family members, rideshare services, or medical transport. In Flagstaff, that challenge is compounded. Specialists are few and far between, and the mountain terrain makes every trip longer, more demanding, and less predictable than in a typical metro area.



When family members step in as the default driver, the cost doesn't disappear. It shifts into unpaid hours, missed workdays, and the slow accumulation of stress that comes with being needed constantly and everywhere.

The Costs You Can See

Medication Management

Managing multiple medications at home carries real risk. Medication errors affect an estimated 1.5 million Americans annually, according to the Institute of Medicine, with seniors on five or more medications at notably elevated risk. Adverse drug events cost the U.S. healthcare system $3.5 billion per year. Errors from missed doses, wrong combinations, or unclear instructions can result in hospitalizations that dwarf the monthly cost of assisted living.



The Costs Families Carry

Beyond the financial line items, keeping a loved one at home typically places substantial burden onto family members — often adult children who are also managing careers, children, and their own health.



Caregiver Time and Opportunity Cost

According to the AARP/National Alliance for Caregiving 2025 report, family caregivers provide an estimated $600 billion in unpaid care annually in the United States. The average caregiver spends 27 hours per week on caregiving duties, the equivalent of a part-time job.



The financial consequences are measurable: Nearly half of all caregivers report at least one negative financial impact from their caregiving role, such as stopping saving, taking on debt, or delaying retirement. Half of working caregivers also experience employment impacts such as arriving late, leaving early, or taking time off to meet caregiving demands. Lost wages, reduced retirement contributions, and missed promotions are costs that compound over time and never fully recover.

The Costs Families Carry

Caregiver Health

Caregiver burnout is a documented medical condition. Research consistently shows that family caregivers are more likely to report fair or poor health than non-caregivers, with elevated rates of depression, immune suppression, and cardiovascular strain. When the caregiver's health declines, the entire care arrangement becomes fragile.

The financial toll follows: healthcare expenses for the caregiver, reduced capacity to manage a loved one's care, and an accelerated timeline toward a crisis transition.





The Costs Families Carry



Falls and Emergency Costs

Falls are the leading cause of injury death among adults 65 and older. Each year, 3 million older adults are treated in emergency departments for fall injuries, according to the CDC. The average hospital cost per fall-related injury exceeds $30,000.

Seniors living alone face a notably higher risk of injury. Without 24-hour oversight, a fall at 2 a.m. may go unnoticed for hours. The physical consequences compound quickly, and so do the costs.

Assisted living addresses this directly. Around-the-clock associate coverage, emergency response systems throughout the building, and a trained team who knows each resident well mean falls are less likely and are responded to immediately when they occur.

THE TIPPING POINT MOST FAMILIES MISS

When home care reaches 40 to 44 hours per week, families are already paying rates comparable to assisted living, without the meals, 24-hour coverage, activities, transportation, or community included. Many families reach this point gradually, adding hours week by week, without ever pausing to compare totals.

The Flagstaff Factor



Arizona's senior living costs vary considerably by region. The **statewide average for assisted living** is $6,250 per month. In Flagstaff, that average rises to $7,313, reflecting the city's unique geography, climate, and healthcare landscape.

Understanding what makes Flagstaff distinct matters for families evaluating both the cost of aging at home and the value of assisted living in this market.



The Flagstaff Factor



Terrain and Climate

Flagstaff sits at an elevation of 6,910 feet — the highest-elevation city of its size in the United States. The city receives an average of more than 100 inches of snow per year, with temperatures regularly dropping below freezing from November through March.

For seniors living independently, this creates real daily challenges: icy walkways, snow removal, reduced mobility during winter months, and elevated fall risk on uneven mountain terrain.

At The Bluffs of Flagstaff, snow removal, outdoor maintenance, and safe pathways are handled by the community team. Residents move through the community without navigating the hazards that define winter life at elevation.



The Flagstaff Factor

Healthcare Access

Coconino County is the second-largest county by area in the United States, covering more than 18,600 square miles. Specialist access in the region is limited, and families seeking neurology, cardiology, oncology, or other specialty care often face long drive times to Tucson or Phoenix.

For a senior managing chronic conditions or recovering from a health event, this creates real friction: scheduling complexity, transportation dependence, and delayed care. The Bluffs of Flagstaff addresses this directly through its partnership with Select Rehabilitation, which delivers on-site physical, occupational, and speech therapy — eliminating the need for outside appointments for many therapy needs.





The Flagstaff Factor



Arizona Heat

While Flagstaff's elevation moderates summer temperatures compared to Phoenix, the broader Arizona context matters for families comparing options across the state. Extreme heat disproportionately affects seniors with limited mobility, those on certain medications, and those living alone without reliable cooling.

Arizona health data consistently shows elevated rates of heat-related illness hospitalizations among adults 65 and older during the summer months. Seniors in assisted living communities, with climate-controlled spaces, hydration programs, and attentive staffing, are far better protected.



What the Numbers Look Like Side by Side

The comparison below uses real Arizona cost data to illustrate a typical scenario for a senior requiring moderate daily assistance. Aging-at-home costs are drawn from the 2025 CareScout Cost of Care Survey and published national averages.

Expense Category	AGING AT HOME	THE BLUFFS OF FLAGSTAFF
Housing (mortgage, rent, taxes, insurance)	$2,200–$3,500 *per month*	Included
Utilities (electric, water, gas, internet)	$450–$750 *per month*	Included
Groceries and meal preparation	$500–$800 *per month*	Included — restaurant dining
In-home care (44 hrs per week)	$7,245 *per month*	24/7 building staffing included *personal care billed by level of need*
Transportation (medical, errands)	$300–$600 *per month*	Included
Housekeeping and laundry	$200–$400 *per month*	Included
Home maintenance and repairs	$200–$500 *per month (variable)*	Included
Lawn/exterior maintenance	$100–$300 *per month*	Included
Activities and social programming	$100–$300 *per month*	Included
On-site therapy (Select Rehabilitation)	Separate appt + transport	Available on-site
24-hour emergency response	$30–$60 *per month (device only)*	Included — staffed
ESTIMATED MONTHLY TOTAL	**$11,325–$14,455+**	**STARTING AT $4,815** *total varies by care level and personal care needs*

Aging-at-home figures are estimates based on 2025 CareScout Cost of Care Survey data and published national averages. Individual costs will vary. The Bluffs of Flagstaff "starting at" pricing reflects base monthly fees; care levels may affect total cost. Contact The Bluffs of Flagstaff for a personalized estimate.

What the Numbers Cannot Capture

The financial comparison matters. But some of the highest costs of aging at home do not appear on any bill — and some of the greatest benefits of assisted living are not priced into a monthly fee.

USE THE CALCULATE & COMPARE TOOL

See how current monthly expenses compare to assisted living at The Bluffs of Flagstaff.

Calculate Actual Costs

Social Isolation and Cognitive Health

Social isolation is not a quality-of-life issue. It is a medical one. The National Library of Medicine report on social isolation found that loneliness among older adults is associated with a 50% increased risk of dementia, a 29% increased risk of heart disease, and a 32% increased risk of stroke.

Research by Brigham Young University professor Julianne Holt-Lunstad, published in PLOS Medicine and cited by the U.S. Surgeon General's 2023 Advisory on Loneliness, found that social isolation carries health consequences comparable to smoking 15 cigarettes per day, and that people with weak social connections have a 50% lower likelihood of survival compared to those with stronger relationships.

Seniors aging at home, particularly those who can no longer drive or who have reduced mobility, are at high risk for isolation. In assisted living, social interaction happens daily, built into everyday routines like shared meals, group activities, and time spent with neighbors in common spaces.

What the Numbers Cannot Capture



Physical Activity and Cognitive Protection

The **Lancet Commission on Dementia Prevention, Intervention and Care** identified physical inactivity as one of 12 modifiable risk factors that together could prevent or delay up to 40% of dementia cases worldwide. Research cited by the Commission shows that highly active individuals have approximately 28% to 30% lower risk of developing dementia than their sedentary peers.



At The Bluffs of Flagstaff, the indoor pool, fitness center, putting green, and walking trails remove every barrier to staying active. The Fit For You program provides fitness programming designed specifically for older adults.

What the Numbers Cannot Capture

Family Relationships

Adult children who become primary caregivers consistently report a loss that goes beyond time and money: the loss of their relationship with their parent. When every visit involves wound care, medication management, and care monitoring, the dynamic shifts from family to care provider.

Families who transition a loved one to assisted living frequently describe a different shift: the relationship returns. Visits become time together rather than care delivery, with team members handling daily needs so family can focus on connection.





What The Bluffs of Flagstaff Monthly Fee Actually Covers

The Bluffs of Flagstaff Senior Living offers **independent living**, **assisted living**, and **memory care** in Northern Arizona's mountain setting. Monthly pricing is based on the level of care selected, with additional services available to match each resident's individual needs.

Dining

Residents have access to 928 Prime Steakhouse, Twenty12 Bistro, and a pub and wine bar — multiple **dining venues** prepared by a culinary team, with no grocery shopping, meal planning, cooking, or cleanup required. Independent living residents also enjoy the Fork & Leaf salad bar.

Care and Support

Personalized care plans address each resident's specific abilities and preferences. Assisted living residents receive help with daily activities while maintaining dignity and independence. Memory care residents benefit from a secure neighborhood with 24/7 trained support, purposeful programming, and Teepa Snow's Positive Approach to Care methodology. Care level and personal care needs are assessed individually, and pricing reflects that assessment.

On-Site Therapy

The partnership with Select Rehabilitation brings physical, occupational, and speech therapy directly to the community. Residents access **therapy services** without arranging transportation, navigating specialist schedules, or driving Flagstaff's mountain roads in winter. This single feature eliminates a considerable logistical and financial burden for many families.

What The Bluffs of Flagstaff Monthly Fee Actually Covers



Amenities and Programming

- Indoor pool for year-round swimming
- Putting green
- Fitness center with structured programming through Fit For You
- Walking trails in a pine forest mountain setting
- Full-service salon
- Dog park and dog spa
- Green Thumb Club, Art Throbs Club, and full activities calendar
- Civitas Speaker Series and wellness resources
- Weekly housekeeping and linen service
- Transportation to appointments and outings

Transition Support

The **Simplifying Your Journey** program connects incoming residents and families with financial concierge services, estate-planning partners, and moving assistance through trusted providers. For an additional cost, the My Home program provides fully furnished apartments for those who prefer a simplified move-in. ElderLife Financial Concierge offers free consultations to identify the right payment approach for each family's situation.

Recognition

The Bluffs of Flagstaff has earned recognition as Seniorly's Best of Senior Living 2025 and U.S. News & World Report's Best Independent Living and Best Memory Care 2026 — third-party validation of the quality that families experience firsthand.

How Families Pay for Assisted Living

Most assisted living communities, including The Bluffs of Flagstaff, are private pay. Understanding available funding sources to pay for assisted living helps families plan ahead rather than react in a crisis.



Personal Savings and Assets

Many families use a combination of retirement savings, Social Security income, pension benefits, and investment accounts to cover monthly fees. A financial advisor familiar with senior living transitions can help project coverage timelines and identify the most tax-efficient draw strategy.



Home Equity

For families selling a parent's home, the proceeds often cover years of assisted living costs. Options include outright sale, bridge loans for families waiting on a sale to close, reverse mortgages, or renting the property to generate ongoing income.

How Families Pay for Assisted Living



Long-Term Care Insurance

Long-term care insurance policies typically activate when a covered individual requires help with two or more activities of daily living. The Bluffs of Flagstaff team documents personal care needs to support insurance claims and coordinate with policy administrators.

VA Aid and Attendance Benefit

Wartime veterans and their surviving spouses may qualify for the VA Aid and Attendance pension benefit, which can provide monthly financial assistance toward senior living costs. Eligibility requires a minimum of 90 days of service with at least one day of active duty during wartime and a demonstrated need for daily assistance.

The Bluffs of Flagstaff community team can connect families with trusted partners who assist with the application process at no charge.

ElderLife Financial Concierge

Civitas Senior Living has partnered with ElderLife Financial Concierge to offer free consultations for families navigating senior living costs. ElderLife advisors help identify available funding options and how to combine them into a workable plan.

The Real Calculation

THE NUMBERS IN THIS GUIDE TELL PART OF THE STORY. BUT THE FULL PICTURE INCLUDES SOMETHING HARDER TO PUT IN A SPREADSHEET.

It includes the adult child driving two hours to handle a plumbing emergency. The parent who skips a doctor's appointment because the roads are icy and Flagstaff's mountain terrain makes driving feel like a risk not worth taking. The caregiver who quietly steps back from their own career, their own health, their own life — one obligation at a time.

Aging at home is often framed as the safe, affordable, and familiar choice. This guide has shown that the financial case for staying home is weaker than most families expect, with real costs frequently exceeding $11,000 per month when care, housing, utilities, and support are accounted for.

But the case for The Bluffs of Flagstaff is not only financial. It is about what becomes possible when the logistics of daily life are handled, when support is already in place, and when residents are free to enjoy life again.

Residents at The Bluffs enjoy dining at the 928 Steakhouse and Twenty12 Bistro, on-site physical and occupational therapy through Select Rehabilitation, structured wellness programming, and a full calendar of social and cultural events — all without a lease on a snowblower or a list of contractors on the refrigerator.

This is what an honest cost comparison reveals: For many families, the move to senior living is not a financial sacrifice. It is a financial correction.







Take the Next Step

If you are weighing this decision for yourself or for someone you love, you do not have to figure it out alone.

The team at The Bluffs of Flagstaff will walk you through your specific situation and evaluate your current expenses, care needs, and timeline to help you understand exactly what senior living would look like for your family.

Schedule a personalized visit to see the community firsthand.

Use our free Calculate & Compare tool to enter your actual monthly expenses and see how they stack up side by side.

Talk to a financial advisor. Through our partnership with ElderLife Financial, you can schedule a free consultation to explore payment options including VA Aid and Attendance benefits, long-term care insurance, and home equity.

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SENIOR LIVING

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