

Planning Today For Tomorrow's Needs

A few statistics highlight the importance of taking a prudent approach to anticipating how MS may affect long-term earnings and expenses:

62
percent

of working-age people with MS reported that multiple sclerosis had affected their employment. [Marck]

\$4,385

average monthly cost of a home health aide in 2019. [Genworth]

5 to 14
percent

of people with MS eventually will need nursing home care. [Finalyson 2019; Marrie 2014]

64
percent

of people with MS reported they do not have long-term disability insurance. [Planchon]

66
percent

of people filing for bankruptcy cited medical costs as a direct or indirect reason for their financial problems. [Himmelstein]

\$7,513

average monthly cost of a semi-private room in a nursing home in 2019. [Genworth]

90
percent

of people with MS reported having no long-term care insurance, which helps pay for in-home, community-based, and nursing home care. [Planchon]

19.7
percent

of working-age people with MS reported they had retired due to disability. [Marck]