

HOME CARE VS. ASSISTED LIVING

The Real Monthly Cost Comparison Breakdown Families Don't Expect

Most families assume home care is always the more affordable option compared to assisted living. In reality, it can be but the cost depends entirely on how many hours of care are needed—and what level of support is required.

Once care becomes daily or continuous, home care often becomes significantly more expensive than a facility.

Initially my mom only needed help a few days a week for 3-4 hours so home care absolutely made sense.

We were paying around \$1000 a month and her apartment w/ utilities/ safety precautions was about \$2500 a month.

1. HOME CARE COSTS (AT HOME)

Home care is billed hourly, often with a 3–4 hour minimum, so costs rise quickly as care needs increase.

Typical Monthly Costs

- Part-Time Care (~15 hrs/week)
~\$2,000/month
- Full-Time Care (~40–45 hrs/week)
~\$6,000–\$6,500/month
- 24/7 Care (live-in or rotating shifts)
~\$18,000–\$20,000+/month

What Home Care Does Not Include

These are often overlooked but can add significantly to total cost:

- Medical supplies (gloves, briefs, dressings): \$100–\$500/month,
- Transportation for appointments (mileage + travel time billed)
- Home modifications (ramps, grab bars, safety upgrades): \$2,000–\$10,000+ upfront
- Security system
- Alert necklace
- Higher utilities (heating, cooling, water due to constant presence)

Hidden Cost: Family Caregiver Impact

When family members step in to help:

- Average out-of-pocket caregiving-related costs: ~\$7,000/year
- Lifetime wage loss (often for women leaving workforce): ~\$100,000–\$150,000+
- Reduced retirement savings and Social Security contributions

2. ASSISTED LIVING COSTS (FACILITY CARE)

Assisted living is a bundled monthly rate that includes housing, meals, supervision, and basic care.

Typical Monthly Costs

- Assisted Living Facility:
~\$7,000–\$10,000/month (varies by location and level of care)
- Memory Care (if needed):
~\$9,000–\$12,000+/month

What Assisted Living Includes

- 24/7 staff availability
- Meals and dining services
- Social activities and programming
- Housekeeping and laundry
- Basic personal care assistance
- Safety monitoring and emergency response

What May Cost Extra

- Higher levels of medical care
- Private rooms or upgraded units
- Specialized memory care services
- Personal transportation for outings/appointments

3. THE BREAK-EVEN POINT

Home care is typically more cost-effective when:

- Care needs are under 6–8 hours per day

Once care exceeds this level, costs rise quickly due to hourly billing.

At that point, assisted living often becomes more financially efficient because:

- Costs are bundled
- 24/7 staffing is already included
- Housing, meals, and care are combined into one rate

4. KEY TAKEAWAY

Home care offers flexibility and comfort—but scales in cost with every additional hour of need.

Assisted living offers structure and predictability—often becoming the more cost-effective option as care needs increase.

Disclaimer:

This guide is for informational purposes only and is based on general industry averages and publicly available data. Actual costs for both home care and assisted living can vary significantly depending on location, level of care required, provider rates, and individual circumstances. This content is not intended as financial, legal, or medical advice.

Families should consult directly with licensed care providers and qualified professionals before making care or financial decisions.