



How to Decide: Home Care or Assisted Living

In this guide, you will learn the facts to help you
and your loved ones make the best choice for
your family.

Table of Contents

Introduction	3
Chapter 1: How to Figure Out How Much Help Your Loved One Needs	5
Chapter 2: The Key Differences Between Home Care and Assisted Living	10
Chapter 3: 9 Safety Hazards That Could Be in Your Parent's Home	17
Chapter 4: How Assisted Living Communities Promote a Culture of Safety	21
Chapter 5: Comparing Costs: Home Care vs. Assisted Living	25

Introduction

It is no secret that seniors prefer to stay in their homes as they age. Most families want to respect that choice. When your aging loved one starts needing assistance, however, you may face a tough choice: home care or assisted living.

Know the Facts

Choosing between home care and assisted living involves many factors. It is a complex decision, and what is right for your loved one will depend on your family's unique needs, values, and preferences.

“Home care and assisted living are two different tools to do two different jobs,” says Brian Kraft, Executive Director at [Highgate at Billings](https://www.highgateseniorliving.com/communities/billings).¹ “If you’re doing a project around the home, you’re going to take an inventory and figure out what tools you need for that job so you don’t wind up using a hammer when you need a screwdriver. It’s the same with home care and assisted living. They are two tools that should be used for two different sets of needs.”

Knowing the facts will help you and your loved ones make the best choice.

Ask the Right Questions

“It’s super important for a family, and as many family members as possible, to sit down together and assess what the primary needs are,” Kraft says.



¹ <https://www.highgateseniorliving.com/communities/billings>

What type of help does your loved one need now to live as independently as possible? What is it that makes staying home possible? What types of help might be needed in the future? At what point will the cost of home care meet or exceed the cost of assisted living?

With so many services available to caregivers, you will ask some tough questions and weigh your options. It can be a time-consuming experience; however, proactively helping your loved one plan ahead for long-term care can avoid the stress and regret of hasty decisions and instead support them in living a meaningful and fulfilling life.

How to Decide

Although deciding between home care and assisted living can be difficult, you have already taken a big step toward making the right decision by educating yourself and your family about your options. In this guide, you will learn about:

- How to assess your loved one's needs, values, and preferences
- The key differences between home care and assisted living
- Little-known safety hazards that could be in your senior's home
- Ways assisted living communities promote a culture of safety
- How to compare home care and assisted living costs



Chapter 1: How to Figure Out How Much Help Your Loved One Needs

As your loved one ages, you will be faced with many decisions, from who will drive your mom to her doctor appointments to [when is the right time memory care](#).² This can easily feel overwhelming because you might not be sure exactly what needs to be done.

“It’s hard on each family,” says Megan Wilson, Community Relations Coordinator at Highgate at Billings. “[We always feel guilty](#).”³

The best way to solve that problem is to identify your loved one’s primary concerns, priorities, and preferences.

² <https://blog.highgateseniorliving.com/signs-its-time-to-consider-memory-care-for-your-loved-one-with-dementia>

³ <https://blog.highgateseniorliving.com/stop-feeling-guilty-about-your-parents-moving-to-assisted-living>

Take a Step Back

Start by trying to understand how much help your loved one needs with everyday life.

Activities of Daily Living (ADLs) is a term used in health care to refer to a series of basic activities performed by individuals on a daily basis necessary for independent living at home or in the community. These are personal care activities that are fundamental to caring for oneself and maintaining independence, such as bathing, dressing, grooming, toileting, transferring, walking, and eating.

Instrumental Activities of Daily Living (IADLs) are activities required for independent living and are valuable for evaluating someone with early-stage disease, both to assess the level of disease and to determine their ability to care for themselves. They usually require more complex thinking skills and organizational skills, such as shopping, cooking, managing medications, using the phone, doing housework and laundry, driving or using public transportation, and managing finances.

For many seniors, there is a general progression for these activities. As your parents age, harder tasks, such as bathing, tend to become more and more challenging to do on their own, while feeding themselves might be one of the last ADLs they need assistance with.

Plus, what someone needs to be able to do to live or function on their own can vary from person to person, from your mom to your dad, and a person's physical and cognitive abilities can fluctuate from one day to the next or decline incrementally over time.

Make a List

You do not need to go home immediately and assess your parents' ability to wash the dishes or rifle through their fridge the next time you are home

to see if there is yogurt that is long past its use-by date. The next time you are at home or on the phone with your loved one, just keep an eye out for changes in function.

“An important thing is to watch for things that are out of the norm,” Wilson says. “Does your mom still get together for lunches with church friends or participate in her book club? Are you noticing pill boxes aren’t empty? Is there food in the fridge that is going bad?”

Make a list of everything they need help with on a daily, weekly, and monthly basis.

Think about these key areas:

- Family support
- Home safety
- Medical needs
- Cognitive health
- Mobility
- Social interaction
- Meal preparation
- Personal hygiene

Being able to see the whole picture helps you choose the correct level of care.

Think About Yourself

In addition to assessing your loved one’s needs, values, and preferences, it is critical that you think about yourself, too. How much help can you and your family realistically provide?

It is important to think about this in terms of long-term, ongoing help. Nearly [60 percent of caregivers provide care for more than three years](#),⁴ and 15 percent provide care for more than 10 years.

It is best to make an honest assessment early in the process so you do not

⁴ <https://www.caregiver.org/pilotIntegration/indexPersistent.html?uri=%2Fcaregiver-statistics-demographics>



get yourself into a situation that is not sustainable. If you take on too much and [burn out physically or emotionally](#),⁵ you will not be able to help your loved one or yourself.

Include Your Loved One

Any good relationship is founded on mutual trust and respect. [Seniors want to take care of themselves](#),⁶ their own needs, and their own health and prefer not to view themselves as needing help. Yet they also hope that help will be available if they need it.

Your parents might want you to wait as long as possible before you bring up their driving skills, but that does not mean there are no other conversations you should be having. Try asking them two simple questions: “What do you need?” and “What do you want?” This helps them see you more as a partner rather than someone who is swooping in to make changes.

Often, seniors are fearful of the loss of their autonomy. As much as you can, emphasize that you are their advocate and want to help what matters most to them so it is easier to make decisions when the time comes.

However, once a parent’s physical health, mental health, or social health is severely compromised, it can be dangerous for them to live on their own. Right now, their home might be full of all these happy memories, but the longer they live at home without the support they need, the more likely they will experience a crisis or unplanned event.

5 <https://blog.highgateseniorliving.com/the-most-common-causes-of-caregiver-burnout>

6 <https://info.highgateseniorliving.com/what-older-parents-really-want-from-their-adult-children>

“Why not go somewhere where you can continue to make happy memories?” Wilson says.

Ask These 10 Questions, Too

If your questions are met with resistance, try asking yourself the following questions:

1. What type of help does my loved one need now to live as independently as possible?
2. What types of help might be needed in the future?
3. Who in the family will take charge of caregiving and/or make arrangements for care?
4. What kind of assistance can I provide myself?
5. Do I have a job that will affect the amount of care I can provide?
6. What types of help are my friends and family members willing to provide?
7. Can we get used to having a stranger in our home to help us?
8. Is my loved one isolated at home?
9. Would they benefit from having regular meals prepared for them?
10. Have they visited any communities that could be options?

If your parent is struggling with any of these activities — [activities of daily living or instrumental activities of daily living](#)⁷ — it is likely time to start discussing assisted living, where your parent will have access to transportation, delicious and nutritious dining options, a variety of recreation and activity programs, and care and supportive services.

⁷ <https://blog.highgateseniorliving.com/slideshow-what-are-activities-of-daily-living-anyway>



Chapter 2: The Key Differences Between Home Care and Assisted Living

Most seniors intend to continue living in their current homes for the rest of their years. Yet only 65 percent of seniors between the ages of 60 and 70 find it very easy to live independently. Among those aged 70 and older, only 43 percent find it very easy, [according to an AARP survey](https://www.aarp.org/content/dam/aarp/livable-communities/old-learn/research/the-united-states-of-aging-survey-2012-aarp.pdf).⁸ Which means — [unless your loved one is moving in with you](https://blog.highgateseniorliving.com/should-you-live-with-an-aging-parent)⁹ — the likelihood is high that they will need to hire home care or transition to assisted living at some point in the future.

“If your loved one has a condition that is going to continue to get worse, then you want to get them into a setting so they can get comfortable, get to know the community, get to know the care partners,” Kraft says. “That way, when they need that increased level of care, they already know the people. They’ve built that rapport.”

⁸ <https://www.aarp.org/content/dam/aarp/livable-communities/old-learn/research/the-united-states-of-aging-survey-2012-aarp.pdf>

⁹ <https://blog.highgateseniorliving.com/should-you-live-with-an-aging-parent>

Before you can choose between home care and assisted living, you need to understand what they are, who they are suited for, and the key differences between the two.

Home Care: What is it?

Home care includes any professional support services that allow a person to live safely in their home, but not all providers offer the same types of home care services.

“When people talk about home care, I like to ask what they mean,” Kraft says. “There is private-pay home care — I think that’s what most people think of — where you pay privately by the hour for a Certified Nurse Assistant to spend limited time in your home caring for your loved one. In that same bucket, there is home health, which is a Medicare program and an entirely different home care tool.”

Home care can be customized to your loved one’s needs and may include:

- Personal care and companionship, which helps with everyday activities such as bathing and dressing, meal preparation, and household tasks
- Private duty nursing care, which is long-term, hourly nursing care at home for adults with a chronic illness, injury, or disability
- Home health care, which is short-term, physician-directed care designed to help someone prevent or recover from an illness, injury, or hospital stay

“One of the biggest misconceptions people have about home care is how much they actually can provide,” Wilson says. “I’m thinking of someone who only needs a couple hours a day. The family thinks they need companionship, so they hire a home care companion. But two hours a day isn’t enough.”

“It’s the same with home nursing care,” she continues. “Home care might say

they can help manage things, but they're very restricted with what they can do. Maybe they can help your mom shower, but they're not checking for skin breakdown."

Home Care: Who is it good for?

Home health care, also known as Medicare-certified home health care or skilled care, is clinical medical care provided by a registered nurse, occupational therapist, physical therapist, or other skilled medical professional and is often prescribed following an inpatient hospitalization, rehabilitation, or a stay at a skilled nursing facility to help the senior transition back to independence.

Unlike home health, personal care, also known as homemaker care or companion care, is good for older adults who need assistance with activities of daily living, do not drive and require transportation, or who live alone and may be at risk for social isolation and need companionship.

"If someone needs assistance with instrumental activities of daily living — grocery shopping, food prep, housekeeping — home care may be the better option," Kraft says. "You can have someone come in for an hour to help out. But if someone needs help with activities of daily living — bathing, toileting, eating — those come up all day long every day. You need ongoing care."

Assisted Living: What is it?

[Assisted living](https://info.highgateseniorliving.com/guide-to-assisted-living-facilities-ebook)¹⁰ offers apartment-style living options that allow seniors to live in a home-like environment while receiving assistance with activities of daily living. Although assisted living comes in many shapes and sizes, the concept of assisted living is fairly consistent. The goal is to help seniors stay as independent as possible while offering necessary help.

10 <https://info.highgateseniorliving.com/guide-to-assisted-living-facilities-ebook>

Assisted living communities typically provide hands-on personal care as well as medical care for those who are not able to live by themselves but do not require constant care provided by a [nursing home](#)¹¹ or [memory care facility](#).¹²

“In an assisted living community, you have caregivers there 24 hours a day seven days a week,” Wilson says. A variety of activities, programs, outings, and dining options are also available. Typical services include:

- Assistance with daily living activities (bathing, dressing, eating, toileting, etc.)
- Dining programs that include three meals a day
- Educational activities
- Emergency call systems in private and common areas
- Exercise activities
- Health services and medication
- administration
- Housekeeping and maintenance
- Organized recreational activities
- Laundry services
- Social services and religious activities
- Transportation arrangements
- Wellness programs
- 24-hour security

Assisted Living: Who is it good for?

At some point, your loved one may need some extra help with the everyday tasks of living. Imagine how nice it would be to have your grocery shopping and cooking and laundry done for you. Assisted living is designed for these older adults who can live independently but also require some assistance.

Assisted living team members adjust their level of care to meet each senior’s changing needs and to avoid having to discharge residents to a [higher level](#)

11 <https://blog.highgateseniorliving.com/assisted-living-facilities-vs-nursing-home-care-whats-the-difference>

12 <https://info.highgateseniorliving.com/guide-to-memory-care-and-dementia-communities-lp>



[of care](#),¹³ such as a skilled nursing facility. Because services are personalized to meet individual needs, your loved one can remain as independent as possible, for as long as possible. Yet they will have access to the care they require at a moment's notice.

“That sense of community is so important, too,” Wilson says. “It’s nice when you’re in a facility where if you don’t want to be alone but you don’t want to talk to people, you can still be around people. At home, it’s quiet, it’s lonely, it’s isolating.”

Although it is important to understand the differences between home care and assisted living, it is true that, in reality, most individuals who require home care will eventually require assisted living as well.

¹³ <https://blog.highgateseniorliving.com/highgate-higher-level-of-care-aging-in-place>

Home Care vs. Assisted Living Comparison Chart

The chart below highlights some of the key differences between home care and assisted living:

	Pros	Cons
Home Care	Your loved one remains in their home	The monthly average costs can be very high.
	Your loved one gets one-on-one care.	You have to worry about hiring, scheduling, and managing caregivers.
	Costs can be lower depending on when the care is needed and the skill level of the care required.	Someone has to do the grocery shopping, mow the lawn, and walk the dog.
		Loneliness and social isolation are both risk factors.
		The home might have to be modified for safety.
		If higher levels of care are needed, hiring private care or moving to assisted living may become necessary.

	Pros	Cons
Assisted Living	Your loved one lives in their own apartments.	It can be difficult to talk about with a loved one.
	Personal care, activities, meals, laundry, and cleaning are provided.	Some seniors have trouble adjusting to a group setting.
	Trained clinical professionals monitor your loved one's health.	There can be wait lists.
	Your loved one will have opportunities to socialize with others.	
	You get to focus on your relationship with your loved one.	
	The level of care can be higher and can include holistic care and memory care.	
	It is a more affordable way to get 24/7 supervision and care.	



Chapter 3: 9 Safety Hazards That Could Be in Your Parent's Home

Advancements in technology and medical equipment are making it more feasible than ever for seniors to live at home longer. Yet research shows many older people are living in potentially hazardous environments.

“Even with normal aging, people will forget to turn the stove off. They’ll get into the shower when they’re not feeling well, and they’ll slip and fall. The laundry is on a different floor, and they trip up the stairs,” Wilson says. “When you’re 90, your body just physically can’t do everything it did before.”

According to estimates by the [U.S. Consumer Product Safety Commission](https://www.cpsc.gov/s3fs-public/pdfs/older.pdf),¹⁴ nearly 1 million people over age 65 are treated in hospital emergency rooms for injuries associated with the products they live with and use every day.

14 <https://www.cpsc.gov/s3fs-public/pdfs/older.pdf>

If your loved one is going to remain in their home, it is increasingly important to make sure that they are safe. Here is a look at nine safety hazards that are easy to overlook:

1. Low Toilet Seats and Slippery Bathroom Floors

Research shows that the bathroom is [the most hazardous room in the house](#)¹⁵ and the place where most falls happen. Toilet seats that are too low — thus harder to get back up from — and wet, soapy tile and porcelain surfaces are especially slippery and may contribute to falls.

Are your loved one's bathtubs and showers equipped with non-skid mats, abrasive strips, or surfaces that are not slippery? Do they have at least one (preferably two) grab bars in each bathroom?

2. Throw Rugs

Falling can pose some serious health risks. According to the [National Council on Aging](#),¹⁶ every 11 seconds an older adult is treated in an emergency room for a fall — and throw rugs might be the biggest culprit.

Are your loved one's rugs and runners slip-resistant? Is the carpet torn? Remove throw rugs or use double-sided tape or a rug pad to secure the rug to the floor.

3. Cords in the Walkway

Cords stretched across walkways may cause someone to trip. Are lamp, extension and telephone cords placed outside the flow of traffic? Do tangled electrical cords obstruct pathways?

Remove electrical or telephone cords from traffic areas. If you must use an extension cord, place it on the floor against a wall where people cannot trip over it.

¹⁵ <https://well.blogs.nytimes.com/2011/08/15/the-most-dangerous-room-in-the-house/>

¹⁶ <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/falls-prevention-facts/>

4. Poor Lighting

If the house is dimly lit, it increases the likelihood that your loved one may trip over something that they did not see. Keeping it too bright is also a problem because it may create a glare. Low lighting and glare can also contribute to burns and cuts. A general rule is to keep the home lit well but not overly lit.

Does adequate lighting exist over the stove, sink, and countertop work areas, especially where food is sliced? Are lamps and light switches within reach of each bed? Are stairs well lit?

5. Clutter

Furniture, boxes, and other items could be an obstruction or tripping hazard, especially in the event of an emergency or fire. Make sure all hallways, stairs, and paths are clear of objects such as books or shoes.

Are any of your loved one's rooms cluttered with clothing, magazines, newspaper, or other items? Is there too much furniture for the space? Is there too much clutter and not enough space to move around furniture? Are exits and passageways kept clear?

6. High Cabinets

If cabinets are too high, an older adult might have problems reaching into it. Standing on chairs, boxes, or other makeshift items to reach high shelves can result in falls.

Are cabinets in your loved one's home too high? Do they have a step stool that is stable and in good repair? Move items to the shelves closest to the counter that are the easiest for your loved one to reach.

7. Medications

Medications that are not clearly and accurately labeled can be easily mixed

up. Taking the wrong medicine or missing a dosage of medicine can be dangerous.

Are all medicines stored in their original containers? Are they clearly marked? Are old or used medicines disposed of?

8. Heating Pads and Hot Water

Burns are a leading cause of accidental death among seniors. Tucking in electric blankets or placing additional coverings on top of them can cause excessive heat buildup, which can start a fire, and going to sleep with a heating pad turned on can cause serious burns, even at relatively low settings. Water temperatures above 120 F can cause tap water scalds.

Is the setting on your loved one's hot water heater turned to low or 120 degrees? Is anything covering their electric blanket when in use? Do they ever go to sleep with a heating pad turned on?

9. Stairs

Stairs that are too steep, too long, or dimly lit can be problems for older adults. Worn treads and worn and loose carpeting can lead to insecure footing, resulting in slips and falls, too. Stairs should be lighted so that each step, particularly the step edges, can be clearly seen while going up and down stairs.

Are light switches located at both the top and bottom of the stairs? Do the steps allow secure footing? Are the steps even and of the same size and height? Are there sturdy handrails for all stairways?

Many of injuries to seniors in their homes result from hazards that are easy to overlook but also easy to fix. By spotting these hazards and taking some simple steps to correct them, many injuries might be prevented.



Chapter 4: How Assisted Living Communities Promote a Culture of Safety

If you are a family caregiver for an aging loved one, you might have heard the phrase “aging in place.” Aging in place is a general term used to describe a person living in the residence of their choice for as long as they are able.

Although many assume aging in place only happens at home, it is a core concept of the philosophy of a few innovative assisted living facilities. By promoting a culture of safety and offering higher levels of care, assisted living keeps people aging in place longer.

“Our whole job is to make sure the resident feels safe and cared for,” Wilson says. “We make sure the doors are locked. We prevent scammers and solicitors. We make sure if they don’t feel well or if they do have a fall, there’s a button they can push and someone will be there in a heartbeat.”

Safety Culture

Research shows that organizations that concentrate on “safety culture” have a constant commitment to safety as a priority throughout the entire organization. As described in an article in the [Journal of Managerial Issues](#),¹⁷ values in a safety culture include:

- Interpersonal responsibility
- Person-centeredness
- Co-workers who are helpful and supportive of one another
- Resiliency
- Friendly, open, and sensitive personal relations
- Strong feelings of credibility
- Strong feelings of interpersonal trust

Assisted living communities focus on safety culture by placing a high value on the relationships that form between their care partners and residents, having



a good resident-to-staff ratio, and creating an individualized plan for each resident, which is adjusted regularly. “They’re completely surrounded by people every day who are looking out for their best interest,” Kraft says.

They put the health and safety of residents first. This means they invest in housekeeping and custodial services and maintenance staff and [hire employees who go above and beyond what is required](#)¹⁸ because they are passionate about serving others and excelling at their work.

¹⁷ <http://158.132.155.107/posh97/private/culture/promoting-Pizzi.pdf>

¹⁸ <https://blog.highgateseniorliving.com/why-i-love-working-at-highgate-senior-living>

Safety Practices

In a critical analysis of patient safety practices, researchers identified a checklist of elements that contribute to a safe environment in assisted living communities, including:

- ❑ Top management provides essential resident safety improvement leadership.
- ❑ The community has clearly defined resident safety policies, and all staff can explain them.
- ❑ All staff are involved in developing resident safety goals, and everyone can explain desired results and measures.
- ❑ All staff are actively involved in identifying and resolving patient safety concerns.
- ❑ All staff can explain how their personal performance affects patient safety.
- ❑ All people believe they have the necessary authority and resources to meet their responsibilities for resident safety.
- ❑ A comprehensive review of resident safety is conducted annually, and there is a process in place that drives continuous improvement.
- ❑ Communities are fully equipped for emergencies.
- ❑ Regular workplace hazard analyses are conducted to identify resident safety improvement opportunities. The results are used to make changes in resident care activities.
- ❑ All staff are empowered to correct resident safety hazards as they are identified.
- ❑ All staff is fully aware of resident incident trends, causes, and means of prevention.

- ❑ All injury-producing resident incidents and significant “near misses” are investigated for root cause, with effective preventive actions taken.
- ❑ All staff know immediately how to respond to an emergency because of effective planning, training, and drills.

“We can’t stop someone from falling 100 percent of the time, but with the trained team members around 24 hours a day, frequent assessments, and safety checks, we can mitigate the injury associated with it,” Wilson says.

Often, home modifications and home care are required for a safe living environment in the family home, which can be very costly. Assisted living is designed for accessibility and mobility while also offering expert care and medical attention if needed.





Chapter 5: Comparing Costs: Home Care vs. Assisted Living

Although cost is far from the only factor in how to decide between home care and assisted living, it is certainly an important one. You might get sticker shock when you see the monthly costs of an assisted living apartment. However, it can be very difficult to accurately assess the expenses you are already paying to provide care at home for your loved one.

“People automatically assume home care is going to be much cheaper,” Kraft says. “But depending on the number of hours a week they need, the cost is going to very quickly meet or exceed assisted living. I would want to ask myself: At what point will the cost of home care meet or exceed the cost of assisted living?”

To figure that out, you first need to determine your loved one’s current living expenses.

Determine Current Expenses

The biggest expense associated with home care is not the hourly rate of the companion or home health aide — it is the day-to-day expenses required to pay for the home. Here are some often overlooked home care expenses that you should consider when comparing the price to assisted living.

- Rent or mortgage for your loved one's residence
- Utilities for their residence
- Property tax, insurance, and HOA fees, if applicable
- Additional services such as housekeeping or security
- Gas, tolls, or parking fees associated with traveling to your loved one's home or transporting them to medical appointments
- Public transit, taxi fare, or shuttle bus service expenses for your loved one
- Grocery costs
- Home care costs
- Personal care costs
- Landscaping, snow removal, and exterior home maintenance
- Interior home maintenance, cleaning services, laundry costs
- Social and entertainment costs

Calculate Cost of Home Care

There are many variables involved in estimating the costs and benefits of home care, and it all depends on your loved one's needs. Home care can be provided for any period of time, from once a week to 24/7. It can also be provided by a variety of professionals, depending on the kind of services needed.

For example, if your loved one can generally remain independent in their day-to-day activities, they may not need an home caregiver around the clock. It is not uncommon to find seniors who only hire home care help for about two

hours every day. In this kind of case, the calculated cost will not be so high.

However, many home care agencies have an established minimum number of hours per day that one of their licensed caregivers can spend at the home of a client. There are usually daily and overnight rates for seniors who require higher levels of care or specialized care needs.

Estimate Cost of Assisted Living

Estimating your projected [assisted living costs](#)¹⁹ is easier than projecting your home care costs. When analyzing assisted living costs, there are two major pieces that make up the final amount: rent and care.

Just as they would in a private apartment, seniors must pay rent for their room or suite in assisted living communities. However, there are a variety of amenities that can be bundled into the final price, including:

- Three meals served daily in the dining room
- Personal care services
- 24-hour staffing
- Housekeeping and linen services
- Health promotion and exercise programs
- Medication reminders
- Cultural, educational, and social activities
- Scheduled transportation
- Maintenance

A major factor to consider when thinking of assisted living is that your loved one is in a community. This means they have the opportunity to socialize as much as they would like and have access to meals, food, transportation, friends, and potential medical staff 24 hours a day.

¹⁹ <https://info.highgateseniorliving.com/guide-how-to-pay-for-assisted-living-costs>

“I think a lot of people feel like their family members are going to move out of their home and into assisted living and they’re going to end up being alone anyway,” Wilson says. “Usually it’s the opposite.”

Compare the Value

There is a lot to add up, and many families discover that it may actually be less costly to bring their loved ones into an assisted living community. Why? Because in many cases, nearly every expense listed above is included in the single monthly fee.

For example, if you are concerned that your mom is suffering from loneliness or a lack of exercise, there are numerous opportunities for group activities and outings in assisted living. That value might be greater than the cost.

“You’re going to pay a lot for home care that’s minimal,” Wilson says. “At assisted living, you’re guaranteed nutritious meals, a clean home, a safe environment, a caring team. Assisted living may look more expensive, but not when you break it down to the benefits your loved ones getting.”

Adds Kraft: “A lot of times, with home care, you have someone coming in because that person is unable to get out and about. They’re already being secluded and losing socialization. The great thing about living in a community is you have a hundred other people you can hang out with who are right there. That’s the No. 1 difference. We all need community.”



Home Care vs. Assisted Living Cost Comparison Chart

The chart below highlights some of the key differences between the cost of home care and assisted living.

Services Included	Home Care	Assisted Living
Monthly mortgage or rent	No	Yes
Property tax	No	N/A
Property insurance	No	N/A
24-hour security services	No	Yes
Three meals a day	No	Yes
Utilities	No	Yes
Housekeeping services	No	Yes
Home care visitation	Yes	No
Personal care	No	Yes
24-hour emergency call system	No	Yes
Landscaping/snow removal	No	Yes
Home maintenance	No	Yes
Trash removal	No	Yes
Social and entertainment programs	No	Yes

Ultimately, this very personal choice rests with you and your family.



This guide is brought to you by Highgate Senior Living, an industry-leading assisted living and memory care provider offering a holistic approach to care. Pioneering change in the senior living industry, Highgate is committed to creating a unique and desirable living option where each resident can live a life of purpose.

Visit our website at www.highgateseniorliving.com to learn more.

Highgate Senior Living. Each Day to the Fullest.

® Highgate Senior Living. All Rights Reserved.