

A FREE WILLOWBARROW FAMILY GUIDE

The Senior-Living Cost & Budget Guide

A clear budget can make senior living feel more manageable, with room for both care needs and peace of mind.



Willowbarrow is a free matching and guide service, not a senior-living provider, broker, or government agency. We give no medical, legal, or financial advice, and we never collect medical records or immigration documents. Costs and rules vary by community, city, and state, so always confirm details directly with a community before deciding.

Questions? Write to hello@willowbarrow.com - or get matched, free, at willowbarrow.pages.dev/get-matched/

Start with the full monthly picture

Senior living costs are usually made up of a few simple parts instead of one all-purpose number.

When families compare options, it helps to look at the monthly base price, any care-related add-ons, one-time move-in costs, and extra services that may be optional.

The real number depends on the city, apartment size, level of support, and what each community includes.

- Ask for a written breakdown, not just a starting price.
- Compare communities line by line so you are looking at the same services.
- Leave a little room in the budget for future care changes.

What is often included in a monthly fee

Many communities bundle everyday living expenses into one monthly payment. This can make bills easier to follow than managing a home on your own.

Included services vary, but the monthly fee often covers housing, meals, utilities, housekeeping, maintenance, and community activities.

Some communities also include transportation, basic wellness checks, or emergency response systems.

- Private apartment or suite
- Meals and snacks
- Electric, water, and sometimes cable or Wi-Fi
- Housekeeping and linen service
- Building maintenance and grounds
- Social programs and common-area access
- Scheduled transportation in some communities



The common pieces of cost

Base rent is the starting monthly price for the apartment and standard services. A larger apartment or a more central location usually costs more.

In assisted living and memory care, many communities add a level-of-care fee based on how much daily help a resident needs. This can change over time if support needs increase or decrease.

Some communities also charge a one-time move-in, community, or assessment fee. Extras such as parking, salon visits, guest meals, personal laundry, medication management, or special outings may be billed separately.

- Base rent: housing and standard included services
- Level-of-care add-on: help with bathing, dressing, medications, or mobility
- One-time fees: move-in, community, or nursing assessment fees
- Extras: upgraded dining, pet fees, companion care, supplies, or premium transportation

Honest cost ranges by level of living

These ranges are broad starting points for many parts of the United States. Some areas come in lower, and high-cost cities can be well above them.

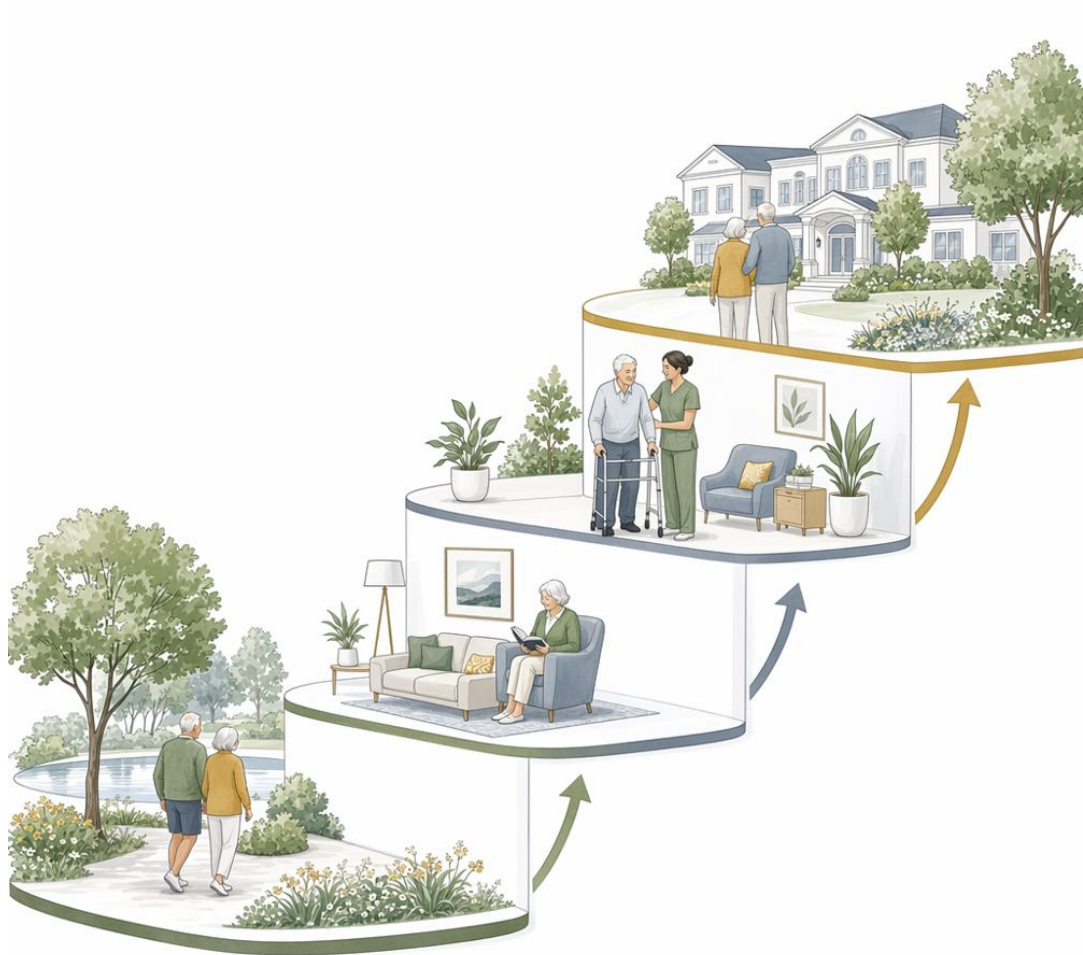
Independent living often falls around \$2,500 to \$5,500 per month, depending on apartment type, amenities, and location.

Assisted living often ranges from about \$4,000 to \$8,500 per month, with higher totals when more hands-on care is needed.

Memory care is often about \$5,500 to \$10,000 or more per month because it includes added staffing, security, and specialized support.

Skilled nursing is usually the highest-cost option and may range from about \$8,000 to \$14,000 or more per month, depending on room type, care intensity, and region.

- Independent living: lifestyle-focused housing with fewer care services
- Assisted living: housing plus help with daily activities
- Memory care: assisted living with added cognitive support and safety features
- Skilled nursing: clinical care and rehabilitation support



Friendly ways families often pay

Many families use more than one source to cover senior living. A simple plan can make the transition feel more comfortable and sustainable.

Personal savings and retirement income are common starting points. Some families also use proceeds from a home sale after a move.

Long-term-care insurance may help with eligible services if the policy covers them. Veterans benefits may also help some qualifying veterans or surviving spouses.

Medicaid may help pay for certain long-term care services in some settings and states where a person qualifies. Coverage rules are different by program and location.

- Savings, pension, Social Security, or retirement income
- Proceeds from selling a home
- Long-term-care insurance benefits

- Veterans benefits for those who qualify
- Medicaid where it applies and eligibility is met

Questions that help you budget with confidence

A good budget conversation is not just about the lowest price. It is about understanding what is included now and what may change later.

Ask how care levels are priced, what triggers a rate change, and which services are billed separately. It is also smart to ask about deposits, community fees, and refund policies.

If a loved one may need more support later, ask how that would affect the monthly total so there are fewer surprises.

- What is included in the monthly fee?
- What services cost extra?
- How often are care assessments done?
- How does the price change if care needs change?
- Are there one-time fees, deposits, or entrance costs?
- Is there a lower-cost apartment that still fits our needs?



You do not have to sort through all of this alone. Willowbarrow can help your family get matched for free with senior-living options that fit your budget, language, location, and preferences.



