Home Care vs. Senior Living Cost Worksheet

THE BROOKS OF CIBOLO SENIOR LIVING | CIBOLO, TX



THE BROOKS OF CIBOLO
A SENIOR LIVING COMMUNITY

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Staying in the family house and paying for home care can look less expensive at first glance. Home care costs climb with every added hour, while a senior living rate stays predictable from month to month. The real comparison comes from adding up every bill the household pays, then setting that total next to one monthly senior living rate. This worksheet puts both sides on paper.

How to Use This Worksheet

1. Gather recent bills, bank statements, and any quotes from home care agencies.
2. Fill in monthly amounts. For yearly bills such as property taxes or insurance, divide the yearly total by 12.
3. Leave a line blank or write “0” if it doesn’t apply.
4. Add each section, then carry the subtotals to the comparison on the last page.



Part 1:

The Cost of Running the House

Housing

Expense	Monthly Amount
Mortgage or rent	$
Property taxes (yearly total / 12)	$
Homeowners or renters insurance (yearly total / 12)	$
HOA or other property fees	$
Housing subtotal	**$**

Utilities

Expense	Monthly Amount
Electricity	$
Water, sewer, and trash	$
Natural gas or propane	$
Phone, internet, and TV	$
Utilities subtotal	**$**

Upkeep and Repairs

Expense	Monthly Amount
Lawn care and yard work	$
Housekeeping or cleaning help	$
Pest control	$
Heating and air conditioning service	$
Repair savings (roof, plumbing, appliances, and other surprises)	$
Upkeep subtotal	**$**

Food

Expense	Monthly Amount
Groceries	$
Grocery or meal delivery fees	$
Meals out	$
Food subtotal	**$**



Part 1:

The Cost of Running the House

Transportation

Expense	Monthly Amount
Car payment	$
Auto insurance (yearly total / 12)	$
Fuel	$
Vehicle maintenance and registration	$
Rides to medical appointments at Brooke Army Medical Center, in San Antonio, or elsewhere	$
Transportation subtotal	**$**

Part 1 total (Housing + Utilities + Upkeep + Food + Transportation): **$**

Part 2:

The Cost of Care at Home

Caregiver Hours

Home care agencies bill by the hour. To estimate a monthly cost, multiply the hourly rate by the number of hours per week, then multiply by 52 and divide by 12.

Line	Amount
A. Hourly rate quoted by the agency	$
B. Hours of care needed per week	
C. Weekly cost (A × B)	$
D. Monthly caregiver cost (C × 52 / 12)	**$**

Quick Reference at $35 per Hour

The national median rate for a non-medical caregiver is $35 per hour, according to the CareScout 2025 Cost of Care Survey. Local agency quotes may differ.

Hours per Week	Approximate Monthly Cost
10 hours	$1,517
20 hours	$3,033
30 hours	$4,550
44 hours	$6,673
168 hours (around the clock)	$25,480

Other Care Costs

Expense	Monthly Amount
Higher rates for nights, weekends, or holidays	$
Backup care when a regular caregiver cancels	$
Medical alert or emergency response device	$
Medications and pharmacy copays not covered by insurance	$
Incontinence and personal care supplies	$
Other care subtotal	**$**

One-Time Home Changes

Spread one-time costs across 12 months to see their monthly effect.

Item	One-Time Cost	Monthly Equivalent (Divided by 12)
Grab bars and bathroom changes	$	$
Ramp or widened doorways	$	$
Stair lift	$	$
Hospital bed, lift chair, or mobility equipment	$	$
Door alarms or locks to prevent wandering	$	$
Home changes subtotal		**$**

Part 2 total (Monthly caregiver cost + Other care + Home changes): **$**

Part 3:

The Family Caregiver's Share



These costs rarely show up on a bill, yet they belong in the comparison. AARP research found that family caregivers spend an average of $7,242 a year out of pocket on caregiving.

Item	Monthly Amount
Miles driven for care each month × current IRS mileage rate	$
Wages lost from missed work or reduced hours	$
Paid help the family covers (meals, supplies, small repairs)	$
Part 3 total	**$**

Hours per week family members spend on caregiving, scheduling, and check-ins: _____

Part 4:

The Monthly Senior Living Rate



Ask the community for current pricing and a written list of what the monthly rate includes.

Item	Monthly Amount
Monthly rate for independent living, assisted living, or memory care	$
Care level fee, if any	$
Second-person fee for couples, if any	$
One-time community fee (total / 12)	$
Items not included (phone, cable, personal supplies, pharmacy)	$
5% veteran discount on senior apartments, if eligible	– $
Part 4 total	**$**

What the Monthly Rate Includes

Check each item the monthly rate covers.

- ☐ Utilities
- ☐ Maintenance and repairs
- ☐ Activities and outings
- ☐ On-site therapy services
- ☐ Meals
- ☐ Lawn and grounds care
- ☐ Help with daily activities
- ☐ Secure memory care neighborhood
- ☐ Housekeeping
- ☐ Laundry
- ☐ Scheduled transportation
- ☐ Medication assistance
- ☐ Team members available around the clock

Any item checked here can be crossed off the matching line in Parts 1 and 2.

Part 5:

Side-by-Side Comparison

Living at Home	Monthly Amount
Part 1: Running the house	$
Part 2: Care at home	$
Part 3: Family caregiver's share	$
Total monthly cost of living at home with care	**$**

Senior Living	Monthly Amount
Part 4: Senior living total	$
Income from selling or renting the house (monthly estimate, optional)	– $
Total monthly cost of senior living	**$**

Monthly difference (Living at home total – Senior living total):	**$**

Part 6:

Beyond the Numbers

Some costs never fit on a spreadsheet. Check each statement that describes the current situation.



- ☐ Our loved one spends most of the day alone.
- ☐ There has been a fall or a close call in the past year.
- ☐ Medications have been missed or taken incorrectly.
- ☐ Meals are often skipped or limited to snacks.
- ☐ Our loved one no longer drives or feels uneasy driving.
- ☐ Friends, church, or veterans group activities have dropped away.
- ☐ Memory changes, confusion, or wandering have become a concern.
- ☐ A family caregiver has missed work, sleep, or time with their own family.
- ☐ The house needs repairs no one has time or money to handle.
- ☐ Caregiver turnover or cancellations have left gaps in coverage.

Three or more checked boxes often signal that the support needed has grown beyond what part-time help can provide.

Part 7:

Questions to Ask

Questions for a Home Care Agency

- ☐ What is the hourly rate, and is there a minimum number of hours per visit?
- ☐ Do rates change for nights, weekends, or holidays?
- ☐ Who covers a shift when the regular caregiver is sick or quits?
- ☐ Can caregivers help with bathing, dressing, and medication reminders?
- ☐ Are caregivers trained to support someone living with dementia?
- ☐ Is transportation to appointments in San Antonio included?

Questions for a Senior Living Community

- ☐ What does the monthly rate include, and what costs extra?
- ☐ How are care needs assessed, and how often are they reviewed?
- ☐ Can a resident move from independent living to assisted living or memory care without leaving the campus?
- ☐ What activities, outings, and dining options are offered each week?
- ☐ Is help available for selling the house, planning finances, or moving?

Notes









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Talk It Through With Our Team

Bring this completed worksheet to a personalized visit at The Brooks of Cibolo Senior Living. Our team can compare it with current independent living, assisted living, and memory care rates and explain what the monthly rate includes. Veterans can ask how the 5% discount on senior apartments applies. Families exploring memory care can also meet the Certified Dementia Practitioners who support residents in the memory care neighborhood.

Sources:

CareScout 2025 Cost of Care Survey, national median rates; AARP Caregiving Out-of-Pocket Costs Study, 2021. This worksheet should not replace financial advice. Please talk with a financial advisor regarding individual budgeting and planning.