

Stay at Home vs. Assisted Living: Cost Comparison Worksheet¹

At Home Monthly Cost		Assisted Living Monthly Cost	
Mortgage or Rent	\$ _____	Basic Room & Board Charge	\$ _____
Property Tax	_____	Property Tax*	_____
Homeowner's Insurance	_____	Renter's Insurance	_____
Utilities (electric, gas, oil, water)	_____	Utilities (electric, gas, oil, water)*	_____
Trash/Garbage	_____	Trash/Garbage*	_____
Maintenance/Association Fees	_____	Maintenance/Assn Fees*	_____
Security Services	_____	Security Services*	_____
Lawn & Yard Care	_____	Lawn & Yard Care*	_____
Home Maintenance	_____	Home Maintenance*	_____
Housekeeping	_____	Housekeeping*	_____
Food/Meals	_____	Food/Meals	_____
Entertainment	_____	Entertainment not included	_____
Personal Care/Aid Services**	_____	Personal Care/Aid Services**	_____
Auto License & Registration, Insurance, Gas, Maintenance	_____	Costs for Transportation Not Provided	_____
Other Costs	_____	Other Costs	_____
Total	\$ _____	Total	\$ _____

¹ Notes below pertain to one person moving from home to assisted living. If one individual remains at home, then at home costs will of course continue, albeit possibly somewhat reduced.

* Taxes and Utilities, Trash & Garbage, Maintenance/Association Fees, Security Services, Lawn & Yard Care, Home Maintenance, Housekeeping, Food/Meals: These numbers should be zero in assisted living (\$0)

** Personal Care/Aid Services: At home multiply the number of hours of assistance needed per month by the average cost per hour in your area. Remember to include night and/or weekend-holiday surcharges. In Assisted Living add any extra charges for services not included in the base rate.