Cost of Care

A comparison of care settings | November 13, 2026

Care needs	Home	Residential Care Facility (RCF)	Assisted Living	Senior Supported Communities
24-hour care	Client-to-care ratio: 1:1	Client-to-care ratio: 2:6	Average client-to-care ratio: 7:1. Care varies widely.	Often no support.
Cost	**$750–$900 daily** for live-in care if the caregiver can sleep for 6 hours. **$40–$50** for >8 hours* **$50–$60** for >8 hours*	**$4,500–$13,000 per person** All care provided. Most do not have extra-large fees. Cost depends on private room.	**$2,000–$4,000** Varies depending on whether dementia requires special care. **Memory care: $9,000–$18,000**	
Medication administration and insulin	AOMS can set up syringes at home if the client can self-administer. AOMS sets up medications weekly.	Few board and care facilities accept insulin; licensed staff are needed. Client may administer insulin independently or with little aid.	Can give insulin and administer all medications. No IVs.	
Examples of facilities		Newport Senior Living **$9,500–$14,000**	Belmont in Aliso Viejo Vivante in Costa Mesa Silverado Memory Care – San Juan Capistrano	
Hospice	Can be provided at home.	Look for a board and care with a hospice waiver so the client can be accepted while on hospice.	Most can accept hospice.	
Incontinence supplies	Self-pay	No longer covered by RCF	Self-pay, with few exceptions	
Furniture and personal belongings	No change	Can take hospital beds, chests, chairs and personal items.	Can take hospital beds, chests, chairs and personal items.	

* Both hourly rates are listed as more than 8 hours in the source; duration categories require confirmation.

Need help making a plan? Contact Angel on My Shoulder for a free and confidential consultation. **(888) 391-4043 | angeloms.com**