



Costs of Long-Term Care and Senior Living

2026 Report



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Executive summary

The cost of long-term care and senior living in the United States continues to rise as workforce constraints, inflation, and supply and construction dynamics place sustained pressure on senior care providers. According to A Place for Mom's latest proprietary data, national median costs now exceed \$5,400 per month for assisted living and \$6,600 per month for memory care. The national median cost of independent living is \$3,200 per month, while the national median cost of home care is \$34 per hour.

Costs increased across all major care types, continuing a multi-year upward trend that has reshaped affordability expectations for older adults and their families. Geographic variation remains pronounced, with state-level medians reflecting differences in labor markets, housing costs, and local care availability.

As the U.S. population ages and demand for care accelerates, long-term care costs are becoming a more prominent factor in discussions about retirement security, health care access, and aging policy nationwide.

National median costs

Home care

\$34/hr

Independent living

\$3,200/mo

Assisted living

\$5,419/mo

Memory care

\$6,690/mo

Source: A Place for Mom proprietary data

A Place for Mom's cost data

As the leading platform for families searching for senior care, A Place for Mom helps caregivers navigate the often complex process of finding the right care solution for their loved ones by providing clear, reliable cost benchmarks.

Long-term care includes a broad spectrum of services and living arrangements that support older adults with daily activities, socialization, supervision, and health-related needs. Costs vary significantly based on setting, level of support, and pricing structure.

Residential senior living options, including independent living, [assisted living](#), and memory care, are typically priced as monthly rates that bundle housing with services such as meals, activities, and varying levels of personal care. [Independent living](#) is generally the most affordable type of senior living, since it does not provide hands-on care. [Memory care](#) typically carries higher costs due to increased staffing ratios, specialized dementia training, and enhanced safety features.

[Home care](#) is most often priced hourly, reflecting the flexibility of services delivered in a private residence. Total monthly home care costs depend on the number of hours provided and the type of care required, which can make direct comparisons with residential options more complex.

This report includes senior living and home care cost data drawn from A Place for Mom's nationwide network of partner communities and agencies. Senior living figures reflect actual monthly costs paid for room and board and care (where applicable) in partner communities during calendar year 2025, while home care figures are based on hourly starting rates. Throughout the report, median values are used to provide a more reliable benchmark that is less influenced by unusually high or low prices.

Median long-term care and senior living costs by state

State-level cost comparisons highlight the uneven financial landscape of long-term care and senior living across the United States. Median prices vary widely based on regional labor costs, real estate markets, regulatory factors, and the balance between supply and demand for senior care services.

The table below presents state-level median monthly costs for independent living, assisted living, and memory care, along with median starting hourly rates for home care, across all 50 states and the District of Columbia.

States with higher senior living costs often overlap with regions that have above-average housing prices and wages, while lower median costs are more common in parts of the Midwest and South. However, lower costs do not always correspond to greater access, particularly in markets where limited supply constrains availability.

State	Home care	Independent living	Assisted living	Memory care
Alabama	\$26/hr	\$2,895/mo	\$4,100/mo	\$5,461/mo
Alaska	\$38/hr	Unavailable	\$7,000/mo	Unavailable
Arizona	\$36/hr	\$2,495/mo	\$4,820/mo	\$5,833/mo
Arkansas	\$30/hr	\$2,745/mo	\$4,845/mo	\$6,000/mo
California	\$39/hr	\$3,634/mo	\$5,739/mo	\$6,850/mo
Colorado	\$40/hr	\$3,498/mo	\$6,070/mo	\$7,270/mo
Connecticut	\$34/hr	\$3,600/mo	\$7,099/mo	\$9,273/mo
Delaware	\$35/hr	\$5,250/mo	\$7,230/mo	\$8,005/mo
District of Columbia	\$30/hr	\$4,375/mo	\$8,960/mo	\$8,455/mo
Florida	\$31/hr	\$3,375/mo	\$4,624/mo	\$5,495/mo

State	Home care	Independent living	Assisted living	Memory care
Georgia	\$31/hr	\$2,895/mo	\$4,395/mo	\$5,000/mo
Hawaii	\$40/hr	\$4,135/mo	\$6,193/mo	\$9,547/mo
Idaho	\$35/hr	\$3,626/mo	\$5,100/mo	\$5,968/mo
Illinois	\$35/hr	\$2,970/mo	\$5,970/mo	\$7,495/mo
Indiana	\$34/hr	\$2,800/mo	\$4,568/mo	\$6,600/mo
Iowa	\$34/hr	\$2,729/mo	\$5,790/mo	\$6,900/mo
Kansas	\$34/hr	\$2,625/mo	\$5,720/mo	\$7,250/mo
Kentucky	\$33/hr	\$2,841/mo	\$4,500/mo	\$6,178/mo
Louisiana	\$26/hr	\$2,330/mo	\$3,983/mo	\$5,075/mo
Maine	\$40/hr	\$3,600/mo	\$7,241/mo	\$9,503/mo
Maryland	\$35/hr	\$3,893/mo	\$6,690/mo	\$7,885/mo
Massachusetts	\$39/hr	\$3,623/mo	\$7,250/mo	\$9,840/mo
Michigan	\$33/hr	\$2,625/mo	\$5,039/mo	\$5,949/mo
Minnesota	\$42/hr	\$2,610/mo	\$5,310/mo	\$7,880/mo
Mississippi	\$25/hr	\$2,744/mo	\$4,106/mo	\$5,580/mo
Missouri	\$33/hr	\$3,245/mo	\$5,500/mo	\$6,638/mo
Montana	\$42/hr	\$3,270/mo	\$5,778/mo	\$8,238/mo
Nebraska	\$34/hr	\$3,186/mo	\$5,575/mo	\$6,775/mo
Nevada	\$34/hr	\$4,783/mo	\$5,928/mo	\$7,400/mo
New Hampshire	\$41/hr	\$4,098/mo	\$6,752/mo	\$8,695/mo
New Jersey	\$36/hr	\$3,982/mo	\$7,480/mo	\$9,665/mo

State	Home care	Independent living	Assisted living	Memory care
New Mexico	\$32/hr	\$3,118/mo	\$4,880/mo	\$5,492/mo
New York	\$35/hr	\$3,400/mo	\$6,195/mo	\$8,250/mo
North Carolina	\$30/hr	\$3,300/mo	\$5,730/mo	\$7,113/mo
North Dakota	\$35/hr	\$3,895/mo	\$4,665/mo	\$10,100/mo
Ohio	\$34/hr	\$2,905/mo	\$5,449/mo	\$6,789/mo
Oklahoma	\$30/hr	\$2,773/mo	\$5,288/mo	\$7,150/mo
Oregon	\$40/hr	\$3,129/mo	\$6,693/mo	\$8,190/mo
Pennsylvania	\$34/hr	\$3,500/mo	\$5,438/mo	\$7,050/mo
Rhode Island	\$39/hr	\$4,315/mo	\$5,800/mo	\$7,100/mo
South Carolina	\$32/hr	\$3,240/mo	\$4,568/mo	\$5,050/mo
South Dakota	\$44/hr	\$3,288/mo	\$4,740/mo	\$5,545/mo
Tennessee	\$32/hr	\$2,700/mo	\$4,928/mo	\$5,900/mo
Texas	\$30/hr	\$3,550/mo	\$5,458/mo	\$6,673/mo
Utah	\$35/hr	\$3,021/mo	\$4,500/mo	\$4,806/mo
Vermont	\$43/hr	\$4,185/mo	\$7,885/mo	\$11,195/mo
Virginia	\$35/hr	\$3,760/mo	\$6,025/mo	\$7,125/mo
Washington	\$42/hr	\$3,598/mo	\$6,160/mo	\$8,000/mo
West Virginia	\$29/hr	\$3,405/mo	\$5,425/mo	\$7,345/mo
Wisconsin	\$35/hr	\$2,922/mo	\$5,595/mo	\$6,833/mo
Wyoming	\$36/hr	\$2,200/mo	\$5,120/mo	\$8,200/mo

Senior living costs by floor plan type

Apartment size plays a meaningful role in senior living costs, though the size-related premium varies by care type and market. Across states, studio apartments are typically the most affordable option, while one- and two-bedroom units command higher monthly rates.

Using reported starting prices from senior living communities in A Place for Mom’s partner network, this section highlights how monthly costs tend to change as apartment size increases. These starting prices generally reflect base rent and exclude additional fees for care services, [pets](#), or other optional charges.

In assisted living, the median starting price of a one-bedroom apartment is often \$900 to \$1,200 per month higher than a studio, with two-bedroom units carrying substantially larger premiums. Independent living generally shows smaller cost differences between floor plans, while memory care pricing varies more widely due to specialized staffing requirements and [secure design considerations](#).

Larger floor plans are not available in every market, particularly in memory care settings. As a result, both availability and pricing should be considered when comparing senior living options across states.

Typical monthly price differences by floor plan

Community type	Studio vs. 1-bedroom	Studio vs. 2-bedroom
Independent living	~\$400-\$800	~\$1,400-\$1,900
Assisted living	~\$900-\$1,200	~\$1,700-\$2,400
Memory care	~\$200-\$700	~\$1,400-\$2,200

Source: A Place for Mom proprietary data

Note: Ranges reflect variation across states. Two-bedroom units are not available in all markets.

Senior living and long-term care costs over time

A Place for Mom’s proprietary data shows that senior living and long-term care costs continued to rise from 2024 to 2025, extending a multi-year upward trend across major care types.

Median costs increased across independent living, assisted living, memory care, and home care, reinforcing affordability as a growing concern for older adults and their families.

Median cost changes by care type, 2024–2025

	2025 national median cost	2024 national median cost	Percent change
Home care	\$34/hr	\$33/hr	+3%
Independent living	\$3,200/mo	\$3,145/mo	+1.75%
Assisted living	\$5,419/mo	\$5,190/mo	+4.4%
Memory care	\$6,690/mo	\$6,450/mo	+3.7%

Source: A Place for Mom proprietary data

While year-over-year increases vary by care type and market, the overall direction of pricing remains upward. These changes reflect sustained cost pressure rather than short-term volatility.

Factors influencing cost trends

Several structural factors are contributing to rising costs across senior living and home care. Workforce constraints continue to put upward pressure on wages for caregivers and support staff. At the same time, inflation-driven increases in operating expenses — including food, utilities, insurance, and maintenance — have raised the cost of delivering services. In many markets, post-pandemic occupancy demand has strengthened while new senior housing construction remains limited, tightening supply and supporting higher prices.

How A Place for Mom calculates costs

A Place for Mom calculates the costs of long-term care using a consistent approach designed to support national- and state-level comparisons. Cost data is collected from partner providers, standardized across markets, and analyzed to reflect typical costs for senior living and home care. This methodology is intended to benchmark costs across care settings, not to estimate what any individual family will pay.

Median cost data for senior living communities

Median cost data for independent living, assisted living, and memory care is based on actual costs paid by residents who moved in during calendar year 2025. For each move-in, the reported cost includes base rent and care fees when care is provided. These costs are standardized and used to calculate median prices at the national and state levels.

In states where move-in data was not available, median costs are based on averaged published rates for common room types and care fees. If neither move-in data nor published rate data was available for a given setting in a state, cost data is not shown for that location.

- **Assisted living:** Median costs are based on 24,305 family move-ins recorded during calendar year 2025.
- **Independent living:** Cost data reflects 13,528 move-ins that occurred during calendar year 2025.
- **Memory care:** This report includes data from 10,474 memory care move-ins recorded during calendar year 2025

Median cost data for home care

Home care cost data in this report was captured January 9, 2026, and is based on hourly starting rates shared by 3,215 home care agencies in A Place for Mom's network. Actual home care costs vary based on the amount and type of care provided. Because schedules and needs differ, home care costs in this report are shown as hourly rates rather than fixed monthly totals. The national median hourly rate provides a general reference point, but a family's total monthly cost will depend on how many hours of care are arranged.

About A Place for Mom

A Place for Mom is the leading platform that guides families through every stage of the aging journey. We simplify the search for senior care by offering free, personalized support – and when families are ready, we refer them to partners from our network of over 15,000 senior living communities and home care agencies. Our mission is to guide caregivers and their loved ones to a confident place, so families can focus on what matters most: their love for each other.

A Place for Mom: where love finds its place.

Context sources: In addition to proprietary cost data from A Place for Mom's partner network, this report references publicly available government data and industry research to provide general context on labor markets, housing costs, inflation, and senior living supply and demand. These sources are not used to calculate the cost figures presented in this report. Sources referenced for context include the U.S. Bureau of Economic Analysis, U.S. Bureau of Labor Statistics, National Investment Center for Seniors Housing & Care, and Senior Housing News.



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