FREE CAREGIVER TOOLKIT

Cost of Home Care

Questions, categories, and real-life examples to help families think through the financial and personal costs of caring for a loved one at home.

What will it cost to care for a loved one in your home? Variables include insurance, space, specific medical issues, what the caregiver gives up, food and household supplies, medication, transportation, clothing, utilities, aides, medical equipment, specialized bedding, and activity supplies.

Break It Down

Insurance

Even if you have Medicare, you may need a supplement policy. If you choose an Advantage policy with Medicare, you may have more out-of-pocket costs. A supplement can cost more each month, but it may make costs more predictable after a hospital stay or treatment. If you have Medicaid and Medicare, additional supports may be available.

Space

You may be giving up space in your home that you now use for something else. That can require removing items and replacing them with clothing, furniture, and medical supplies needed by your loved one.

Medical Supplies and Equipment

You may need a convenient place for diapers, waterproof pads, creams, lotions, wipes, personal-care equipment, bedding, clothing, shoes, support belts, pillows, a wheelchair, walker, fan, motion or sound monitors, and activity supplies. You may also need enough bedding and clothing for daily changes and daily access to laundry.

Medication Management

Medications must be kept in a safe place. A daily or weekly pill container can help manage when medications are given and whether they have already been given.

Food and Household Supplies

Special dietary foods may cost more than regular items. Gluten-free, dairy-free, and sugar-free items can be costly. Convenient prepared foods can also cost more than food prepared from scratch. Remember laundry detergent, bath soap, antibacterial wipes, toilet paper, washcloths, and towels.

Costs Beyond the Obvious

Transportation, clothing adaptations, time, travel, and family tradeoffs can be as significant as bills and supplies.

Transportation

Because we cannot lift our mother in and out of the car and she is unable to help, we must hire transportation. I called several companies to discuss costs before choosing companies that seemed professional on the phone. Ask for rates, ownership information, fleet size, and the procedure for the return pickup.

Our Experience With Clothing

Over time, increased shoulder pain made button-up shirts difficult. We purchased stretchy T-shirt-style shirts that could slide up the arms and stretch over the head without raising the arms too high. I knitted an extra-long, wide shawl to use in place of a sweater. Lightweight blankets can also work. Temperature needs may change at home, on walks, and at appointments.

The Personal Cost of Caregiving

My personal cost was giving up visits to see my children and grandchildren, who all live out of town. We could not afford to hire caregivers to step in. In the beginning, my sister-in-law was able to fly from California to care for her mother, but after her heart attack we could not do that again.

Document and Store Every Expense

Because my sister-in-law has Power of Attorney, she pays bills from our mother's accounts and reimburses us for monthly costs. I keep an itemized list and store receipts to refer back to if necessary.

The following examples show one family's actual expenses from December 2025 and January 2026. They are examples only; costs and coverage vary by person, location, insurer, and date.

December 2025 Example

Category	Examples	Amount
Pharmacy	Methenamine Hippurate; Hydrochlorothiazide; Azithromycin	$47.98
Household and care supplies	Pain relief, furnace filters, supplements, lotion, diapers, tape, and related supplies	$206.28
Groceries	Additional grocery costs	$65.00
Total		$319.26

January 2026 Example

Category	Examples	Amount
Pharmacy	Prescriptions and copays, including Eliquis	$540.28
Household and care supplies	Day and night diapers, juice, and powdered pain relief	$106.55
Groceries	Additional grocery costs	$65.00
Total		$711.83

This guide shares personal experience and is not medical, insurance, legal, or financial advice. Confirm current coverage, medication costs, tax treatment, and estate-reimbursement requirements with qualified professionals.