

# How to Pay for Assisted Living in Houston

## What it costs, how families pay for it, and what to do next

If you're starting to worry about your parent's safety or well-being at home, this will help you understand what costs to expect and how to afford care.

### What Does Care Cost

Assisted living costs in Houston vary based on the level of care and the community.

Typical monthly range:

- Independent Living: \$2,000 – \$4,000+
- Assisted Living: \$3,800 – \$5,200+
- Memory Care: \$4,800 – \$6,500+
- Skilled Nursing: \$6,000 – \$8,000+ (Semi Private)

That can easily amount to **\$60,000–\$90,000+** per year on Average

**Most families are surprised by how quickly these costs add up.**

**Not all care is the same. Costs increase with the level of support.**

- Independent Living – minimal support
- Assisted Living – help with daily activities
- Memory Care – specialized support for dementia
- Residential Care Homes – smaller, varies widely
- Skilled Nursing – highest level of care

**Most families are deciding between assisted living and memory care.**

### HOW FAMILIES TYPICALLY PAY

**Most families use a combination of:**

- Savings / retirement income
- Proceeds from selling the home
- Bridge funding (short-term gap)
- Long-term care insurance (if applicable)
- Family support

**The biggest question is usually: how does the home fit into this?**

### THE HOME IS OFTEN THE KEY

**For many families, the home is the largest financial resource.**

**It directly impacts:**

- When the move can happen
- How care is paid for
- How much stress is involved



# THE TIMING GAP (CRITICAL TO UNDERSTAND)

One of the biggest challenges families face is timing.

**Care OFTEN  
needs to start  
before the  
home is sold.**

**Planning for this gap  
is what prevents  
stress and rushed  
decisions.**

### COMMON MISTAKES TO AVOID:

- Waiting too long to think about cost
- Assuming the home can be sold instantly
- Not planning for the timing gap
- Trying to solve everything at once

### Two Common Paths

1. Move First:
  - Care starts immediately
  - Home is sold later
  - Requires short-term funding
2. Sell First:
  - Home is sold first
  - Funds are available
  - Move happens after

**The real challenge isn't the monthly cost—it's how long you can afford it.**

### WHAT TO DO NEXT

**You don't need a perfect financial plan  
—you just need a clear starting point.**

- Step 1: Understand your monthly cost range
- Step 2: Identify available funds
- Step 3: Decide how the home fits into your timeline

Typical Range

\$3,800 – \$6,500/month

Real Planning Range

\$4,500 – \$6,000/month

### PART OF A SIMPLE SYSTEM

The Senior Move Roadmap —a step-by-step process to help families move forward with clarity

**Click on ANY of the steps below  
to see what's next**



Is it Time?



Have the  
Conversation



Make the Plan



Understand  
the Costs



Choose the  
Right Place



Prepare the  
Home



Make the  
Move

**If you're in Houston and need help figuring out next steps, I'm  
happy to walk through your situation and help you create a  
simple plan.**

Call or Text 602.327.1244

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