
Senior Care Cost Comparison Guide

Average Costs by Care Type and County Across Maryland, DC & Virginia

Know what to expect before your first tour, so you can plan with confidence

A Complimentary Resource from Senior Care Connect DMV • Rates reflect 2025 to 2026 market data

One of the first questions families ask when exploring senior care is: “How much does this cost?” The answer depends significantly on the type of care, the county or region, and the specific services required.

This guide provides average monthly cost ranges for the most common types of senior care across the Maryland, DC, and Virginia area. Use it to set realistic expectations, compare options, and begin planning before your first facility tour.

Important Disclaimer

All costs in this guide represent estimated average ranges based on 2025 to 2026 market data for the DMV area.

Actual costs vary by facility, room type, level of care, and individual needs.

Always request a full written fee disclosure from any facility before making a decision.

Senior Care Connect DMV can help you compare real pricing from facilities in your area at no cost to your family.

Understanding Senior Care Cost Structures

Senior care pricing is rarely straightforward. Most communities charge a base monthly rate that covers room, board, and standard services. Additional care needs are often billed separately. Understanding how pricing works helps you avoid surprises.

Base Rate vs. Care Level Charges

Most assisted living and memory care communities use a tiered pricing model:

- Base rate covers housing, meals, housekeeping, and basic activities

- Care level add ons are charged based on how much assistance a resident requires
- Additional fees may apply for medication management, incontinence care, transportation, and specialized therapies
- Memory care communities typically charge a higher flat rate that includes a secured environment and specialized programming

What Is Typically Included

Service or Amenity	Assisted Living	Memory Care	Independent Living	In Home Care
Room & Board	Included	Included	Included	N/A
Three Meals Daily	Included	Included	Included	Extra
Housekeeping & Laundry	Included	Included	Often included	Extra
Personal Care Assistance	Care level fee	Included	Not included	Included
Medication Management	Extra fee	Included	Not included	Varies
Activities & Programming	Included	Included	Included	N/A
24 Hour Supervision	Yes	Yes	No	Depends on hours
Secured Environment	No	Yes	No	N/A
Transportation	Sometimes	Sometimes	Sometimes	Extra

Maryland: Average Monthly Cost Ranges

Maryland ranks among the higher cost states for senior care in the region, particularly in Montgomery and Howard counties. Costs in more rural counties such as Frederick and Western Maryland tend to be lower.

Montgomery County, MD

Care Type	Low End	Average	High End
Independent Living	\$2,500/mo	\$3,800/mo	\$5,500/mo
Assisted Living	\$4,500/mo	\$6,200/mo	\$9,000/mo
Memory Care	\$6,000/mo	\$7,800/mo	\$11,000/mo

Care Type	Low End	Average	High End
In Home Care (per hour)	\$25/hr	\$30/hr	\$38/hr
Adult Day Services (per day)	\$75/day	\$95/day	\$130/day

Prince George's County, MD

Care Type	Low End	Average	High End
Independent Living	\$2,200/mo	\$3,200/mo	\$4,800/mo
Assisted Living	\$3,800/mo	\$5,400/mo	\$7,500/mo
Memory Care	\$5,200/mo	\$6,800/mo	\$9,500/mo
In Home Care (per hour)	\$23/hr	\$28/hr	\$35/hr
Adult Day Services (per day)	\$65/day	\$85/day	\$115/day

Baltimore City & Baltimore County, MD

Care Type	Low End	Average	High End
Independent Living	\$2,000/mo	\$3,000/mo	\$4,500/mo
Assisted Living	\$3,500/mo	\$5,000/mo	\$7,000/mo
Memory Care	\$5,000/mo	\$6,500/mo	\$9,000/mo
In Home Care (per hour)	\$22/hr	\$27/hr	\$34/hr
Adult Day Services (per day)	\$60/day	\$80/day	\$110/day

Frederick, Howard & Anne Arundel Counties, MD

Care Type	Low End	Average	High End
Independent Living	\$2,000/mo	\$3,200/mo	\$4,800/mo
Assisted Living	\$3,600/mo	\$5,200/mo	\$7,200/mo
Memory Care	\$5,000/mo	\$6,600/mo	\$9,200/mo
In Home Care (per hour)	\$22/hr	\$27/hr	\$34/hr
Adult Day Services (per day)	\$60/day	\$80/day	\$110/day

Northern Virginia: Average Monthly Cost Ranges

Northern Virginia is one of the higher cost senior care markets in the country, driven by high demand, strong staffing wages, and premium real estate values. Fairfax and Arlington counties consistently rank among the most expensive in the region.

Fairfax County & Arlington, VA

Care Type	Low End	Average	High End
Independent Living	\$3,000/mo	\$4,500/mo	\$6,500/mo
Assisted Living	\$5,000/mo	\$7,000/mo	\$10,500/mo
Memory Care	\$6,500/mo	\$8,500/mo	\$12,500/mo
In Home Care (per hour)	\$27/hr	\$33/hr	\$42/hr
Adult Day Services (per day)	\$80/day	\$105/day	\$140/day

Alexandria, Loudoun & Prince William Counties, VA

Care Type	Low End	Average	High End
Independent Living	\$2,500/mo	\$3,800/mo	\$5,800/mo
Assisted Living	\$4,200/mo	\$5,800/mo	\$8,500/mo
Memory Care	\$5,500/mo	\$7,200/mo	\$10,500/mo
In Home Care (per hour)	\$24/hr	\$30/hr	\$38/hr
Adult Day Services (per day)	\$70/day	\$95/day	\$130/day

Washington, DC: Average Monthly Cost Ranges

Washington, DC has a limited supply of assisted living and memory care facilities relative to its senior population, which drives costs higher than many surrounding areas. Families in DC often explore options in nearby Maryland and Virginia counties for greater availability and value.

Care Type	Low End	Average	High End
Independent Living	\$3,000/mo	\$4,800/mo	\$7,000/mo
Assisted Living	\$5,500/mo	\$7,500/mo	\$11,000/mo
Memory Care	\$7,000/mo	\$9,000/mo	\$13,500/mo
In Home Care (per hour)	\$28/hr	\$35/hr	\$44/hr
Adult Day Services (per day)	\$85/day	\$110/day	\$145/day

Ways Families Pay for Senior Care

Most families use a combination of funding sources to cover senior care costs. Understanding your options early helps you plan more effectively and avoid financial stress later.

Funding Source	What It Covers	Who Qualifies
Private Pay	All care types; most flexible option	Anyone paying out of pocket
Long Term Care Insurance	Home care, assisted living, memory care, nursing home	Those with a qualifying policy
VA Aid & Attendance	Home care, assisted living, memory care	Wartime veterans and surviving spouses
Medicaid Waiver (MD/VA/DC)	Home care, some assisted living, nursing home	Income and asset eligible individuals
Bridge Loans / Life Insurance	Short term coverage while awaiting benefits	Policy or loan holders
Veteran's Pension	Supplement to care costs	Qualifying wartime veterans

VA Aid & Attendance Can Cover a Significant Portion of Care Costs

Qualifying veterans and surviving spouses may receive up to approximately \$3,845/month tax free to help offset the cost of assisted living, memory care, or in home care.

See our separate VA Benefits Guide for full details, or contact our team for personalized guidance.

Questions to Ask About Pricing During a Tour

Before committing to any community, ask these questions to ensure you fully understand the true monthly cost:

- What is the base monthly rate, and exactly what does it include?
- How are care levels assessed, and how often can they change?
- What additional fees are billed separately (medications, incontinence supplies, transportation)?
- Is there a community fee or move in deposit? Is it refundable?
- What is the policy if my loved one's care needs increase significantly?
- Have rates increased in the past 12 months, and by how much?
- Are there different pricing tiers for room types (studio, one bedroom, shared room)?
- What happens financially if my loved one needs to transition to a higher level of care?

Tip: Always Request a Full Written Fee Disclosure

Reputable senior care communities will provide a complete written list of all fees before you sign anything.

If a community is reluctant to provide this, consider it a red flag.

Our team can help you compare real, transparent pricing from vetted facilities in your area.

Want to Know the Real Costs for Specific Facilities Near You?

We Will Help You Compare, Free of Charge.

Senior Care Connect DMV helps families throughout Maryland, DC, and Virginia understand their senior care options and compare real pricing from vetted local communities, at absolutely no cost to your family.



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Disclaimers & Important Notes

All cost ranges in this guide are estimates based on publicly available market data and Senior Care Connect DMV research for the 2025 to 2026 period. Actual costs vary by facility, room type, level of care, and individual circumstances.

This guide does not constitute financial or legal advice. Always obtain written pricing directly from any facility before making care decisions.

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