

HEALTH

Long-term elder care in the US can cost 5-figures a month. These families are moving to Mexico for cheaper options.



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It costs about \$10,000 a month to care for Richard Johnson, an 85-year-old living in a New Jersey dementia facility for long-term care. It's a price tag his daughter, Rebecca, doesn't think he can sustain.

"It's just brutal," Rebecca, a 56-year-old New Yorker, told Business Insider.

Rebecca anticipates that her dad, who's otherwise healthy, will need care for another 10 years, given their family's history of longevity. She worries that his retirement savings won't last that long.

Initially, after his dementia diagnosis in 2016, Richard was cared for by his wife, a former political science professor. When she died in 2021, Rebecca's twin sister, Rachel Leo, cared for him in her New Jersey home, but as his illness progressed, home care became too much to manage.

Richard was moved into a memory care unit in a New Jersey facility. However, the family soon began encountering problems with it. "Even though we had what seemed to be an extremely fancy facility, they weren't keeping us informed of things that were pretty important," Rebecca said.



Rebecca Johnson moved her father, Richard, to an assisted living facility. Courtesy of the Johnson family

She recalled learning from the hospital — not his facility — that her father had fallen and had been taken to the ER. It prompted the family to move Richard to a different facility in New Jersey, which was much less fancy but not much cheaper.

Richard had planned for retirement with a pension in addition to Social Security. "While he was healthy, it was absolutely enough for anything," Rebecca said — but not now.

She said even with Medicaid, the cost would be around \$8,000 a month. "So, it just doesn't seem feasible at all," she added.

To help cover expenses, the family liquidated a second home in Canada, where Richard and his late wife spent half the year. Still, it won't cover his expected long-term care costs. So, the family began looking to Mexico to lower costs.

Rebecca first learned about long-term care in Mexico in 2024 while researching retirement locations. "I was really shocked at how cheap it is," she said with a caveat. "Cheap in Mexico is still not easy."

Some American families are facing this same issue as the boomer generation ages. The average annual cost of long-term care is \$112,420, according to the Federal Long-Term Insurance Program. Most US adults can't afford this cost, according to the 2022 KFF Survey on the affordability of long-term care and support services. Yet about 69% of people will need some form of long-term care in their lifetime, according to the US Department of Health and Human Services.

Families are desperate to find alternatives, and many, like the Johnsons, are looking to Mexico as a more affordable option. With a lower cost of living, Mexico has long been a popular destination for retirees. Now, those retirees and their families are looking at the country for other solutions.

It comes at a time when Mexico's long-term care industry is growing, with 25.5% of people over 65 relying on it, according to the Inter-American Development Bank.



Richard Johnson's Social Security and pension were enough to cover expenses until he needed to move to an assisted living facility. Courtesy of the Johnson family

Sofia Toledo-Soto of Sofy Cares, an assisted living facility in the mountain town of San Miguel de Allende, said historically, many Mexicans relied on family members to care for older adults. That's changing as the country faces a rapidly aging population, smaller families, and an increasing number of women entering the workforce.

The US's long-term care problem

In the US, long-term care is not considered medical care.

Long-term care is assistance with everyday tasks to support someone's quality of life, such as physical help with bathing, feeding, and toileting. It also covers tasks like preparing meals, managing finances, and housekeeping. Often, this type of care is needed for the most vulnerable populations, such as older adults and disabled individuals.

Medicare and most private insurance plans don't fully cover long-term care costs. Medicare, for example, only covers short-term stays in care facilities — up to 100 days — and the average covered stay is about 22 days, typically after a hospitalization or injury, [according to Medicare.gov](https://www.medicare.gov). Most health insurance plans have similar limits, leaving many people with a significant coverage gap. Medicaid, the state-run safety net program, is often used to fill that gap, but it doesn't always cover the full cost of care.

US-based assisted living costs increased 10% from 2023 to 2024, rising faster than inflation, according to aging navigators [Genworth Financial and CareScout](#). Costs can vary widely by state, from a low of \$190 per day in Texas and Louisiana to over \$1,000 per day in Alaska and parts of California, according to the American Council on Aging. These expenses typically do not cover incidentals, such as medications or diapers.

By comparison, the cost of assisted living in Mexico averages \$1,000 to \$2,000 a month, which works out to roughly \$33 to \$67 per day, according to the Mexican Relocation Guide. Unlike the US, residential facilities in Mexico charge a flat fee for services regardless of the level of care needed. Still, they also don't cover incidentals.

Many Mexican facilities cater to immigrant families with care and conditions comparable to those in the US. The ratio of residents to caregivers can be smaller in some facilities, and in-house doctors are common. Often, services such as physical therapy and mental healthcare are also on-site.

Some Americans were already moving to Mexico for retirement

In 2022, Anja Helmon was traveling through Mexico with her husband, John, in search of a new home. "During the second week that we were doing that, my sister, Donna Gernert, called and she said I can't do this anymore," Helmon, 56, told Business Insider.

Gernert, 66, was the caregiver for their mother, Gladys Wase, 86, who was living with dementia. In a close call, their mom almost pushed Gernert down the stairs. "We had always talked about moving Mom into a facility, and Donna had never thought that she would need that next step." After the near accident, however, Gernert realized she couldn't care for Wase anymore.



Gladys, Anja Helmon's mom, moved to a facility in Mexico. Courtesy of Anja Helmon

That night, Helmon began searching online to see if elder care was available in Mexico. She found a few articles that mentioned facilities costing around \$1,000 a month. Gernert also began searching for locations near her home in Ohio that accepted Medicaid.

In 2021, the average cost of a private room at a nursing home in Ohio was \$8,213 a month, according to a Genworth survey. This was too expensive for the family. Gernert also looked into a home caregiver, but the cost was "astronomical," about \$16,900 a month for the 24-hour care Wase needed. After reviewing their options, the family agreed to move Wase to Mexico and plan to use an in-home caregiver.

Until Helmon could relocate to Mexico, Wase stayed in an Ohio facility for about \$6,000 a month. In October 2022, Helmon and her husband moved to Manzanillo, a city on Mexico's Pacific Coast. Wase joined Helmon in January 2023 and now has around-the-clock care from two caregivers for \$37,000 pesos a month or about \$2,000 USD.

Most days, a caregiver will take Wase out of the home to exercise classes, dance classes, or to visit her caregiver's family.

Immigration comes with issues

Moving their mother to Mexico wasn't without issue — immigration.

As Helmon's mother was experiencing cognitive decline, she couldn't go to the immigration office and sign the paperwork. "She needed to tell them 'Yes, I want to do this,' and she would need to sign her name," Helmon recalled. "Well, she can't do those things."



Gladys had to tell immigration officials she wanted to move. Courtesy of Anja Helmon

Long-term residency is a common concern families face when moving their elders to Mexico for care, according to Gabriela Pellicer of GP Expat Services, a boutique agency that helps foreigners obtain Mexican residency. The typical path starts with applying for a temporary residency at a Mexican consulate in the US. After four years of temporary residency, the family can apply for permanent residency. Still, traveling and waiting in a government office becomes a lot harder when a family member's health or cognition declines.

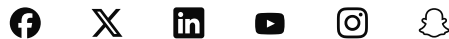
Despite the very real hurdle that Wase couldn't sign her name, immigration worked with Helmon to allow her mother to use a thumbprint instead. Biometric data, including fingerprints and a photo, is required for residency in Mexico. Immigration also allowed Helmon to handle most of the process without Wase present. "They were really helpful, and she's a temporary resident now," Helmon said.

Sofia of Sofy Cares told Business Insider that many families try to circumvent the residency process illegally. They'll move their loved one to Mexico on a tourist visa and let it expire, with some residents staying in the country until they die.

Seeking elder care in Mexico may reduce the daunting financial burden of caring for loved ones — but only if families are willing to navigate the complex process.

"My biggest fear was that I was making a mistake, that this was not what she wanted," Helmon said, adding that if she were to do this again, she'd speak with her mom about what she would've wanted before her dementia started. Still, Helmon is happy with the family's decision.

"She really is happy," she said of her mom, "which is crazy."



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