



The 2009 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs

OCTOBER 2009

The MetLife Mature Market Institute®

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Executive Summary

In 2002, the MetLife Mature Market Institute first pioneered the collection of national market survey data on nursing home, assisted living, and home care costs. Since then, these market survey data have been updated and released on an annual basis. In 2007, cost information on adult day services was included for the first time.

This market survey, conducted in conjunction with LifePlans, Inc., contains daily private-pay rates for private and semi-private rooms in licensed nursing homes, monthly base rates for assisted living communities, hourly rates for home health aides from licensed agencies and agency-provided homemaker companion services, and daily rates for adult day services across the United States.



Nursing Homes

Daily private-pay rates for long-term (custodial) nursing home care were obtained for private and semi-private rooms in licensed facilities throughout the United States.

National average rates for a private room increased by 3.3% from \$212 daily or **\$77,380** annually in 2008, to \$219 daily or **\$79,935** annually in 2009. National average rates for a semi-private room increased by 3.7% from \$191 daily or **\$69,715** annually in 2008, to \$198 daily or **\$72,270** annually in 2009.

In 2009, the “LA—Rest of State” area had the lowest average daily rates for a private room in a nursing home, averaging \$132 per day. The “MN—Rochester Area” and “AR—Rest

of State” areas had the lowest daily rates for a semi-private room in a nursing home, averaging \$121 per day. The highest average daily rates for nursing homes came from “AK—Statewide,” which came in at \$584 for a private room and \$618 for a semi-private room.[†]



Assisted Living Communities

Monthly private-pay base rates, which are defined as room and board and typically include at least two meals per day, housekeeping, and personal care assistance, were obtained for one-bedroom apartments or private rooms with private baths in assisted living communities.

National average assisted living base rates increased by 3.3%, from \$3,031 monthly or **\$36,372** annually in 2008, to \$3,131 monthly or **\$37,572** annually in 2009.

In 2009, “ND—Statewide” had the lowest average monthly base rate at \$2,041, and “DE—Wilmington” had the highest average monthly base rate at \$5,219.



Home Care Services

Hourly rates were obtained for home health aides from licensed agencies and for agency-provided homemaker/companion services.

The 2009 national average hourly rate for home health aides increased by 5.0% from \$20 in 2008 to \$21 in 2009. The national average hourly rate for homemaker/companions increased by 5.6% from \$18 in 2008 to \$19 in 2009.

[†] The majority of facilities in Alaska charge the same rate for private and semi-private rooms. However, some facilities have only a semi-private rate, which can sometimes be higher than the private rate in the remainder of the facilities surveyed.

The lowest average hourly rate of \$13 for both home health aides and homemaker/companions came from “LA—Shreveport Area.” The highest average hourly rate for home health aides came from “MN—Rochester Area” at \$30, while the highest average hourly rate for homemaker/companions came from “AZ—Phoenix,” “MN—Rochester Area,” and “WI—Madison Area” at \$25.



Adult Day Services

Daily rates were obtained for adult day services. Adult day services national average daily rates increased by 4.7% from \$64 in 2008 to \$67 in 2009.

In 2009, “AL—Montgomery Area” had the lowest average daily rate at \$27, while “VT—Statewide” had the highest average daily rate at \$150. Rates varied greatly, both locally and statewide. However, it is important to note that licensure requirements and other regulations vary from state to state and this will account for some of these rate differences. Also beginning in 2008, some home care agencies have added an additional fuel surcharge or mileage fee on top of their base hourly rate. Finally, since some centers only provided hourly rates while others provided daily rates, hours of operation will affect calculated daily rates.

Table 1: Summary of National Findings*

	Nursing Homes		Assisted Living Communities	Home Care		Adult Day Services
	Semi-Private Room	Private Room		Home Health Aide	Homemaker	
Rate Type	Daily		Monthly	Hourly		Daily
2009 Average Rate	\$198	\$219	\$3,131	\$21	\$19	\$67
2008 Average Rate	\$191	\$212	\$3,031	\$20	\$18	\$64
\$ Change from 2008	+\$7	+\$7	+\$100	+\$1	+\$1	+\$3
% Change from 2008	+3.7%	+3.3%	+3.3%	+5.0%	+5.6%	+4.7%
2009 Median Rate	\$185	\$205	\$2,960	\$20	\$18	\$61
2009 Highest Average Rate	\$618**	\$584	\$5,219	\$30	\$25	\$150
Location	AK—Statewide	AK—Statewide	DE—Wilmington	MN—Rochester Area	AZ—Phoenix MN—Rochester Area WI—Madison Area	VT—Statewide
2009 Lowest Average Rate	\$121	\$132	\$2,041	\$13	\$13	\$27
Location	AR—Rest of State MN—Rochester Area	LA—Rest of State	ND—Statewide	LA—Shreveport Area	LA—Shreveport Area	AL—Montgomery Area

*Costs are rounded to the nearest dollar **See Footnote on page 4.

Overview



Nursing Homes

A nursing home is a facility which provides residents with a room, meals, personal care, nursing care, and medical services. Nursing homes provide care to residents with chronic conditions requiring long-term care or for those needing a shorter term recovery period after hospitalization. Typically, patients in long-term care facilities require assistance with multiple activities of daily living (ADLs), which include bathing, dressing, eating, toileting, transferring in and out of chairs or beds, and continence, and/or have cognitive limitations due to Alzheimer's disease or another form of dementia.

Admission to a nursing home could be for short-term rehabilitation services; however, for many Americans, the move to a nursing home is a permanent one. The nursing home resident may have a chronic condition or a cognitive impairment requiring a level of care that prevents him or her from living independently. Nursing homes provide a secure environment and an array of services to meet the physical, medical, and social needs of their residents.

Services provided at nursing homes typically include:

- › Room and board
- › Nursing care
- › Medication management
- › Personal care (assistance with ADLs)
- › Social and recreational activities

According to the U.S. Census Bureau, in 2008, 68% of nursing home residents were women,

and only 15% of all residents were under the age of 65. The median age of residents was 83.2 years.¹

MetLife's 2009 Market Survey found that 89% of all nursing homes surveyed are freestanding facilities, and 16% have an associated assisted living unit or wing. Twenty-nine percent of the nursing homes surveyed have separate Alzheimer's units or wings. The national average daily rate for a private room in an Alzheimer's unit or wing is \$233 (\$85,045 annually). The national average daily rate for a semi-private room in an Alzheimer's unit or wing is \$208 (\$75,920 annually).

Average Room Rate in Alzheimer's Unit or Wing	
Private Room	Semi-Private Room
\$233 Daily	\$208 Daily
\$85,045 Annually	\$75,920 Annually

Facilities with separate Alzheimer's unit.



Assisted Living Communities

In the continuum of care, assisted living bridges the gap between home care and nursing homes. It provides services for those who are not able to live independently, but do not require the level of care provided by a nursing home. Residents of assisted living communities may need personal care assistance with meal preparation, ADLs, and household chores, and/or require supervision due to a cognitive impairment related to disorders such as Alzheimer's.

Assisted living communities provide housing for those who need help in day-to-day living, but who do not need the round-the-clock level of care found in nursing homes. Many communities have nurses on staff and provide health care monitoring.

It is currently estimated that more than 900,000 Americans live in approximately 39,500 assisted living residences in the United States.² The average age of an assisted living resident is 86.9 years old, and the average length of stay in assisted living is approximately 28.3 months.³

Most assisted living communities create an individual care plan for each resident that details the services required. This plan is usually updated regularly to ensure that residents receive proper care as their conditions change.

While the term “assisted living” is used in many parts of the country, other common terms include:

- › Residential care
- › Personal care
- › Adult congregate living care
- › Board and care
- › Domiciliary care
- › Adult living facility
- › Supported care
- › Enhanced care
- › Community-based retirement facility
- › Adult foster care
- › Adult homes
- › Sheltered housing
- › Retirement residence
- › Service-enriched housing

Oversight of assisted living communities is primarily in the hands of state governments rather than under federal regulation. In 2007, several states strengthened existing standards or implemented new standards for communities with residents with Alzheimer’s disease or other forms of dementia. Some states increased training requirements for staff or added disclosure requirements to prospective residents.

Depending upon their chosen level of service, residents in assisted living communities may have the following services offered:

- › Care management and monitoring
- › Help with ADLs
- › Housekeeping and laundry
- › Medication management
- › Recreational activities
- › Security
- › Transportation
- › Two or more meals per day

Base Rates

The *Market Survey of Long-Term Care Costs* reports on monthly base rates, therefore it is important to know what services are included when choosing a community. Additional services may be offered on an à la carte basis, thus impacting the overall cost of care once someone actually resides in the community. As residents age, they may experience a reduction in their capacities and require additional services over time that were not required when they entered the community.

As noted in the 2008 survey, fees for additional services can vary considerably by community size. Regardless of size, base rate fees often

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cover only some of the total costs of needed assisted living services. Communities will vary on the number of services that are included in their base rate.

Beginning in 2008, information on 12 services provided by assisted living communities was collected and analyzed based on the number of services covered in the monthly base rate, or services which are available on-site at the community.

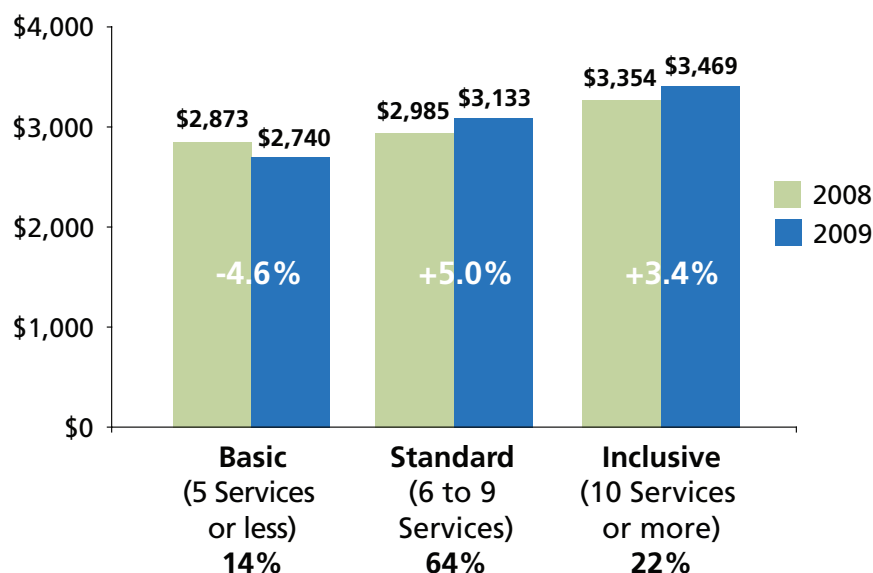
Communities were first categorized by the number of services included in the base rate. Communities that include five or less services in their base rate were characterized as “basic,” those that provide six to nine services in their base rate were characterized as “standard,” and those including 10 or more services in the base rate were considered to be “inclusive.” Of those surveyed in 2009, 14% of communities were in the basic category, 64% were in the standard category, and 22% were in the inclusive

category. In 2008, 22% of the communities surveyed were in the basic category, 59% were in the standard category, and 19% were in the inclusive category.

Monthly base rate costs increase as more services are included. In 2009, communities in the basic category cost an average of \$2,740, a 4.6% decrease from 2008. Those in the standard category have an average base cost of \$3,133, a 5% increase over 2008. Communities in the inclusive category cost an average of \$3,469, a 3.4% increase over 2008. Figure 1 below illustrates the service categories, average base cost for the category, and percentage of communities that fall into each category for 2008 and 2009.

Consumers are often faced with a varied array of communities and services in a local area, and must make comparisons and decisions about communities which may have a significant financial impact on them. With this in mind,

Figure 1: Monthly Base Costs for Assisted Living by Number of Services Included, 2008–2009



consumers and financial advisors should consider carefully when making comparisons, and be especially mindful to gather information about services included in the monthly base cost and the cost of services not included. When faced with paying thousands of dollars each month for care which will not be covered by Medicare, even a few dollars in lowered costs is attractive. However, it is in their best interests to make comparisons on total potential costs for equivalent levels of service, and not simply on monthly base rates.

For example, a community in the “basic” category might cost \$2,740 monthly, however if additional services are needed, the monthly cost might rise above what a community in the “standard” or even “inclusive” category would charge for the same amount of services. In 2009, the average additional monthly cost for providing assistance with ADLs or instrumental activities of daily living (IADLs) not included in the base rate, such as medication management, is \$347 for each service.

Some communities, particularly continuing care retirement communities (CCRC) offering multiple levels of care from independent living through nursing home care, also charge a one-time entrance fee ranging from \$60,000 to \$120,000,⁴ and have additional fees for items such as meal delivery to living quarters, dementia care, or extra transportation services. A growing number of states have begun covering assisted living costs for those low-income individuals who qualify through Medicaid waiver programs, although most residents pay privately or through a long-term care insurance policy.

Fifty-nine percent of the assisted living communities surveyed provide Alzheimer’s and dementia care for residents, half (52%)

of which charge an additional fee for this service. The national average monthly base rate for Alzheimer’s and dementia care is \$4,435 (\$53,220 annually). In 2008, the national average monthly base rate for Alzheimer’s and dementia care was \$4,267 (\$51,204 annually).

Average Base Rate for Alzheimer’s and Dementia Care	
\$4,435 Monthly	\$53,220 Annually

Facilities with an additional fee for Alzheimer’s care.

Home Care Services

The desire for families and friends to remain at home, or “age in place,” has created a diverse and dynamic home care service industry and a variety of service providers. Caregivers can be hired through an agency, registry, or privately, and because every state has the authority to license and regulate its home care agency system, there are often variations in licensure requirements and regulations from state to state. Medicare-certified agencies are the exception in that they must comply with federal regulations.

Aging adults may choose to live on their own for many years. For people who develop chronic illnesses and other conditions, aging in place often demands outside services, which can allow them to live as independently as possible in their own homes. Most home care is non-medical care provided by paraprofessionals. However, some home care can only be delivered by licensed health care professionals. Typically provided by nurses, physical and occupational therapists, or specially trained home health aides under the

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direction of a physician or nurse, skilled care services at home are most often needed after an acute event such as a hip fracture, when, after discharge from a hospital, follow-up rehabilitation services are needed at home.

Ongoing home care services, considered custodial or supportive care, are usually provided by individuals such as home health aides, homemakers, and companions. Home health aides are trained to provide hands-on care and assistance to people in their homes who need help with ADLs (bathing, dressing, transferring, eating, toileting, or continence). They are also able to help with needed tasks such as cooking, shopping, and laundry.

Homemakers or companions provide services that include light housekeeping, meal preparation, transportation, and companionship. This type of care is often appropriate for those with Alzheimer's disease or other forms of dementia who may be physically healthy but require supervision. Homemakers and companions are not trained to provide hands-on assistance with ADLs such as bathing and dressing.

About three-quarters (73%) of the home health care agencies surveyed provide Alzheimer's training to their employees, and almost all (98%) agencies surveyed do not charge an additional fee for patients with Alzheimer's. About one-quarter (27%) of the agencies surveyed have a 24-hour or live-in rate.



Adult Day Services

Adult day services provide health, social, and therapeutic activities in a supportive group environment for individuals with cognitive and/or functional impairments. Some are freestanding centers or programs; others are affiliated with a facility or organization such as a nursing home, assisted living community, senior center, or rehabilitation facility.

Care can be obtained in a social model, medical/health model, or a specialized model of adult day services. A social-model program provides meals, recreation, and some basic health-related services. A medical/health-model program provides social activities as well as more intensive health and therapeutic services such as nursing services and rehabilitation therapy. A specialized program provides services only to specific populations such as those with diagnosed dementias.

Although each program may differ in terms of its features, these general services are offered by the majority of adult day services centers:

› Social Activity

Interaction with other participants in planned activities appropriate for their condition(s)

› Transportation

Door-to-door service

› Meals and Snacks

Meals and snacks, including special meals for those with special dietary needs

› Personal Care

Help with toileting, grooming, and other personal activities

› Therapeutic Activities

Exercise and mental interaction for all participants

Adult day services centers have been providing care to those in need and have been assisting caregivers for over 30 years. The National Adult Day Services Association (NADSA) estimates that there are at least 4,600 adult day centers identified in the United States in their 2009 Census. This number reflects overall growth in the industry from at least 3,400 identified in the National Study of Adult Day Services conducted by Wake Forest University School of Medicine in 2001–2002. More than 150,000 Americans participate in adult day program services each day.

Current codes, laws, and regulations governing adult day services are not uniform among the states. Although many require licensure or certification, they are not federally regulated. Many states have different standards for social- and medical-model programs. States also vary widely in how they regulate or do not regulate, and how adult day services quote costs and charge fees. Vermont, for example, is the only state that requires adult day services to charge an hourly rate rather than a daily or half-day rate, which is common among most of the centers in other states.

Most states have not established standardized criteria for admission or discharge, although most have provisions related to involuntary discharge. In those cases, the participant's care needs exceed those the centers can provide or the participant presents a threat to himself/herself, to other participants, or to staff.

More than three-quarters (79%) of the adult day services centers surveyed are open Monday through Friday, 6% are also open on Saturdays, and 13% are open seven days per week. Over half (59%) provide transportation services to and from the center, and, of these, 49% do not charge a fee for these services. Of those that

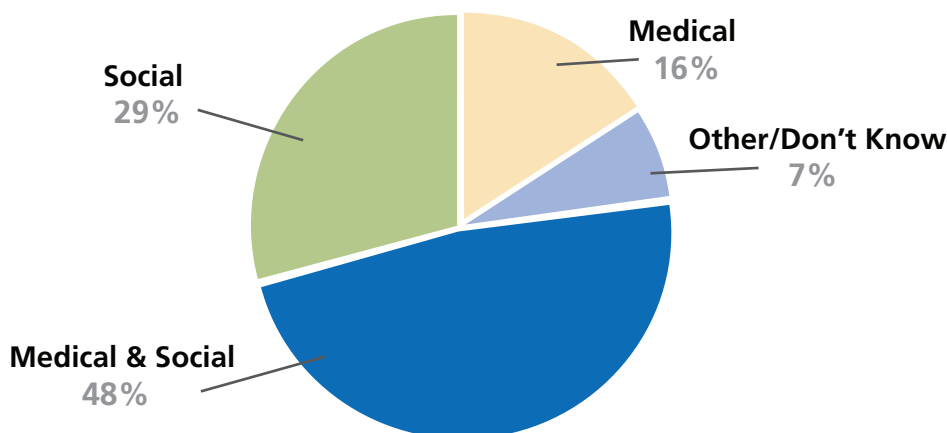
charge for transportation, the average one-way fee is \$8.67.

Almost all (95%) of the centers surveyed provide services for those with Alzheimer's disease, with 2% of these charging an additional fee. Eighty-nine percent provide services for adults who are incontinent, 85% have a nurse on staff, 86% dispense medications, 48% provide wound care, and 38% provide rehabilitation services.

Capacity at the centers surveyed range from a minimum of two to a maximum of 400; the average capacity is 44. The average adult participant to staff ratio is 6:1, with a maximum of 20:1.

Costs will vary considerably depending on the level of services. Programs that operate using a medical/health model or a combination of medical/health and social model have higher costs than those using a social model alone. Similar to what was found in 2008, in the 2009 survey, 16% of adult day services programs surveyed operate using a medical/health model, 29% operate using a social model, and 48% operate using a combined medical/health and social model.

Figure 2: Adult Day Services Model



Methodology

This survey of nursing homes, assisted living communities, home care agencies, and adult day services in all 50 states and the District of Columbia was conducted by telephone between July and October 2009, by LifePlans, Inc., for the MetLife Mature Market Institute.

The states were divided into three groups, according to the population—under 3 million, 3 to 10 million, and over 10 million. These groupings were determined using data from the 2000 U.S. Census. The cities/areas surveyed were chosen on the basis of population and the ability to obtain a reasonably balanced sampling. For the “rest of state” areas, samples of service providers or facilities were randomly selected from all providers or facilities not already identified in the Metropolitan Statistical Area (MSA) samples in each of the applicable states.



Nursing Homes

Survey callers to the nursing homes requested to speak with the Director of Admissions or a comparable professional.

Nursing homes were called at random within each area and were required to meet the following criteria:

- › Must be licensed
- › Must provide skilled and custodial care
- › Must offer a private-pay rate for long-term care (custodial care), not the Medicare or Medicaid reimbursed rate

Of the nursing homes that met the criteria, private-pay rates were obtained for both private and semi-private rooms as available at the facility. If the nursing home did not meet

the criteria, another would be called until a minimum of 10 nursing homes or 15% of the homes in that city/area were obtained. Data from 1,850 nursing homes are included in the tabulation.



Assisted Living Communities

Callers to the assisted living communities asked for the Director of Admissions or a comparable professional.

Facilities were called at random and had to meet the following criteria:

- › Must be licensed according to each state's standards for licensure
- › Must provide personal care assistance
- › Must provide private-pay rate

Of those that met the criteria, monthly base rates were obtained for a one-bedroom apartment with a private bath or a private room with a private bath.

The facilities were also grouped by the number of services included in the monthly base rate. Data from 1,416 assisted living communities, ranging in size from three to 525 beds, were included in the sample; the average number of beds per facility was 61 beds.



Home Care Services

Callers to home care agencies asked for the Director or a comparable professional. Agencies were called at random, and had to meet the following criteria:

- › Must be licensed, if required by the state
- › Must provide the private-pay rate, not the Medicare or Medicaid reimbursed rate

Of those agencies that met the criteria, hourly private-pay rates were obtained for home health aides. If the agency did not meet the criteria, another agency would be called until a minimum of 15% of agencies, or five (whichever was greater) in that city/area or statewide was obtained.

Agencies were also asked for hourly private-pay rates for companion/homemaker services. If necessary, some unlicensed agencies were also surveyed for companion/homemaker services to fulfill the quota. Data from 1,496 agencies were included in the tabulation. Costs for this survey were calculated for each service provider in an area and aggregated to compute a statewide average cost.



Adult Day Services

Callers to adult day services centers asked for the Director or a comparable professional. Centers were called at random and were required to meet the following criteria:

- Must be licensed, if required by the state
- Must provide the private-pay, daily or hourly rate

Of those centers that met the criteria, daily private-pay rates were obtained. If a center did not meet the criteria, another center was called until a minimum of 15% of the centers or five (whichever was greater) in that city/area or statewide was obtained. In some instances, local

geographic areas were expanded to meet the criteria. Data from 1,210 centers were included in the tabulation.

For this survey, the vast majority of centers surveyed provided a daily rate for services. In a significant segment, however, only hourly rates and the hours of operation were provided. This is especially true for facilities in Vermont, which are mandated to report costs in that manner. In order to standardize the cost reporting across states, types of facilities/services, and operating hours, this report used a “maximum daily rate” framework. In those cases where a daily rate was reported by the facility, that cost was used directly. In cases where no daily rate was reported and only hourly rates and hours of operation were reported, the daily rate was calculated by multiplying the hourly rate by the hours of operation. This reflects the maximum that a private-pay client could pay for a full operational day of services, and the level of cost for which they must conservatively plan should they or a care recipient require these services.

In a small minority of instances where a center—usually affiliated with a nursing home or assisted living community—operates on a 24-hour basis with no reported daily rate, or provides 12+ hours of potential service, the average hours of operation for all other facilities in that geographic MSA, or statewide were used to calculate the daily rate for that facility.

Note: Adult Day Services in some states are subject to regulatory mandates for fees while those in other states are not.

Some are freestanding centers offering only daytime social model program services with minimum hourly stay requirements. Others are affiliated with nursing homes offering more extensive medical services and charging higher daily fees accordingly. In any case, there is no national standard for reporting fees and costs. In addition, centers often offer a sliding scale for fees, and it is widely recognized that few clients actually remain for the entire time that a center might be available for services.

This wide variety of circumstances and typical absence of a mandated fee and cost structure creates challenges in reporting average costs for these services, and also for the consumer in planning for/paying for these often critical services for both care recipients and caregivers.

Nursing Home Costs 2009

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Alabama (AL)		\$125	\$251	\$163	\$132	\$255	\$171
Birmingham	352	\$140	\$178	\$162	\$140	\$187	\$169
Montgomery	361	\$154	\$251	\$186	\$166	\$255	\$196
Rest of State		\$125	\$190	\$155	\$132	\$200	\$164
Alaska (AK)		\$432	\$870	\$618	\$432	\$870	\$584
Arizona (AZ)		\$130	\$204	\$171	\$145	\$303	\$216
Phoenix	850	\$130	\$200	\$169	\$170	\$284	\$212
Tucson	857	\$150	\$189	\$170	\$175	\$303	\$221
Rest of State		\$140	\$204	\$173	\$145	\$299	\$215
Arkansas (AR)		\$66	\$156	\$128	\$110	\$260	\$150
Little Rock	722	\$125	\$156	\$144	\$132	\$195	\$158
Rest of State		\$66	\$150	\$121	\$110	\$260	\$145
California (CA)		\$140	\$422	\$214	\$184	\$497	\$286
Los Angeles	900	\$165	\$242	\$192	\$184	\$291	\$240
San Diego	921	\$157	\$275	\$200	\$200	\$375	\$264
San Francisco	941	\$210	\$422	\$275	\$285	\$497	\$432
Rest of State		\$140	\$260	\$194	\$187	\$300	\$236
Colorado (CO)		\$145	\$217	\$187	\$154	\$285	\$206
Denver	800 & 802	\$162	\$212	\$191	\$176	\$231	\$212
Colorado Springs	809	\$173	\$203	\$188	\$160	\$285	\$211
Rest of State		\$145	\$217	\$184	\$154	\$242	\$200
Connecticut (CT)		\$210	\$438	\$340	\$303	\$466	\$372
Hartford	061	\$295	\$381	\$331	\$303	\$406	\$354
Stamford Area	068 & 069	\$300	\$438	\$376	\$345	\$466	\$411
Rest of State		\$210	\$394	\$326	\$306	\$429	\$360
Washington (DC)	200	\$200	\$350	\$263	\$225	\$330	\$285
Delaware (DE)		\$180	\$523	\$233	\$192	\$523	\$255
Wilmington	198	\$197	\$244	\$222	\$240	\$278	\$257
Rest of State		\$180	\$523	\$239	\$192	\$523	\$255



State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Florida (FL)		\$130	\$295	\$204	\$135	\$320	\$225
Jacksonville	322	\$163	\$205	\$186	\$173	\$213	\$198
Orlando	328	\$165	\$235	\$207	\$175	\$255	\$221
Miami	331	\$130	\$295	\$216	\$135	\$320	\$235
Rest of State		\$165	\$245	\$207	\$175	\$270	\$236
Georgia (GA)		\$110	\$215	\$160	\$118	\$235	\$171
Marietta Area	300	\$140	\$201	\$168	\$150	\$221	\$182
Atlanta	303	\$127	\$215	\$168	\$132	\$235	\$188
Rest of State		\$110	\$208	\$151	\$118	\$214	\$158
Hawaii (HI)		\$220	\$510	\$316	\$225	\$627	\$360
Honolulu	968	\$225	\$338	\$270	\$225	\$390	\$298
Rest of State		\$220	\$510	\$344	\$280	\$627	\$403
Idaho (ID)		\$156	\$230	\$188	\$166	\$240	\$202
Boise	837	\$158	\$216	\$196	\$190	\$233	\$221
Rest of State		\$156	\$230	\$185	\$166	\$240	\$195
Illinois (IL)		\$91	\$290	\$167	\$116	\$408	\$206
Des Plaines Area	600	\$133	\$290	\$212	\$203	\$350	\$268
Chicago	606	\$125	\$209	\$159	\$120	\$230	\$164
Peoria	616	\$107	\$213	\$152	\$135	\$408	\$225
Rest of State		\$91	\$198	\$153	\$116	\$300	\$183
Indiana (IN)		\$117	\$212	\$163	\$130	\$316	\$201
Indianapolis	462	\$120	\$189	\$165	\$130	\$310	\$195
Fort Wayne	468	\$138	\$192	\$168	\$179	\$316	\$213
Rest of State		\$117	\$212	\$159	\$155	\$260	\$199
Iowa (IA)		\$116	\$196	\$140	\$118	\$214	\$148
Des Moines	503	\$125	\$196	\$158	\$130	\$214	\$167
Rest of State		\$116	\$155	\$131	\$118	\$160	\$140
Kansas (KS)		\$114	\$216	\$138	\$124	\$242	\$150
Wichita	672	\$128	\$157	\$142	\$140	\$194	\$158
Rest of State		\$114	\$216	\$136	\$124	\$242	\$146

Nursing Home Costs 2009

State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Kentucky (KY)		\$140	\$202	\$170	\$145	\$244	\$190
Louisville	402	\$150	\$202	\$181	\$185	\$244	\$213
Lexington	405	\$155	\$200	\$177	\$170	\$234	\$197
Rest of State		\$140	\$184	\$161	\$145	\$195	\$174
Louisiana (LA)		\$107	\$165	\$130	\$115	\$150	\$134
Baton Rouge	708	\$125	\$136	\$129	\$126	\$150	\$136
Shreveport Area	711	\$126	\$145	\$135	\$115	\$146	\$136
Rest of State		\$107	\$165	\$128	\$115	\$150	\$132
Maine (ME)		\$191	\$319	\$244	\$204	\$342	\$270
Southern ME	040	\$223	\$319	\$258	\$260	\$342	\$299
Rest of State		\$191	\$289	\$238	\$204	\$311	\$253
Maryland (MD)		\$167	\$523	\$235	\$175	\$523	\$258
Silver Spring	209	\$200	\$285	\$237	\$220	\$300	\$262
Baltimore	212	\$197	\$269	\$233	\$217	\$292	\$256
Rest of State		\$167	\$523	\$235	\$175	\$523	\$258
Massachusetts (MA)		\$200	\$365	\$293	\$200	\$415	\$316
Worcester	016	\$245	\$340	\$294	\$265	\$361	\$308
Boston	021	\$250	\$365	\$293	\$275	\$415	\$327
Rest of State		\$200	\$354	\$293	\$200	\$398	\$315
Michigan (MI)		\$113	\$258	\$201	\$113	\$268	\$212
Detroit	482	\$113	\$210	\$173	\$113	\$227	\$177
Grand Rapids	495	\$190	\$258	\$221	\$222	\$268	\$248
Rest of State		\$173	\$240	\$204	\$175	\$265	\$215
Minnesota (MN)		\$99	\$217	\$132	\$104	\$250	\$150
Minneapolis/St. Paul	551 & 554	\$104	\$212	\$148	\$104	\$245	\$172
Rochester Area	559	\$99	\$147	\$121	\$117	\$157	\$136
Rest of State		\$105	\$217	\$130	\$116	\$250	\$147
Mississippi (MS)		\$130	\$222	\$180	\$160	\$232	\$189
Jackson	392	\$130	\$194	\$171	\$169	\$195	\$179
Rest of State		\$155	\$222	\$184	\$160	\$232	\$192



State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Missouri (MO)		\$95	\$179	\$134	\$100	\$235	\$151
Saint Louis	631	\$120	\$179	\$147	\$128	\$235	\$176
Kansas City	641	\$115	\$150	\$136	\$120	\$182	\$149
Rest of State		\$95	\$165	\$126	\$100	\$188	\$138
Montana (MT)		\$124	\$214	\$167	\$140	\$255	\$181
Billings	591	\$124	\$183	\$162	\$140	\$198	\$176
Rest of State		\$128	\$214	\$168	\$159	\$255	\$183
Nebraska (NE)		\$108	\$212	\$146	\$108	\$269	\$163
Omaha	681	\$118	\$212	\$170	\$150	\$269	\$202
Rest of State		\$108	\$157	\$134	\$108	\$202	\$147
Nevada (NV)		\$162	\$225	\$196	\$155	\$389	\$215
Las Vegas	891	\$185	\$221	\$198	\$155	\$389	\$226
Rest of State		\$162	\$225	\$195	\$178	\$275	\$210
New Hampshire (NH)		\$190	\$313	\$256	\$190	\$344	\$276
Manchester	031	\$230	\$298	\$260	\$245	\$310	\$272
Rest of State		\$190	\$313	\$255	\$190	\$344	\$277
New Jersey (NJ)		\$200	\$318	\$269	\$215	\$575	\$299
Cherry Hill Area	080	\$245	\$318	\$289	\$255	\$365	\$315
Bridgewater Area	088	\$243	\$315	\$278	\$260	\$360	\$302
Rest of State		\$200	\$305	\$255	\$215	\$575	\$290
New Mexico (NM)		\$140	\$197	\$166	\$140	\$254	\$185
Albuquerque	871	\$158	\$197	\$181	\$172	\$254	\$201
Rest of State		\$140	\$190	\$159	\$140	\$215	\$176
New York (NY)		\$202	\$500	\$323	\$218	\$550	\$335
New York	100-114	\$275	\$500	\$352	\$295	\$550	\$373
Syracuse	132	\$277	\$340	\$297	\$277	\$340	\$302
Rochester	146	\$285	\$339	\$309	\$290	\$349	\$322
Rest of State		\$202	\$395	\$302	\$218	\$410	\$312
North Carolina (NC)		\$119	\$223	\$177	\$155	\$246	\$197
Raleigh/Durham	276 & 277	\$147	\$201	\$175	\$170	\$245	\$203
Charlotte	282	\$170	\$223	\$189	\$180	\$246	\$205
Rest of State		\$119	\$216	\$172	\$155	\$239	\$189

Nursing Home Costs 2009

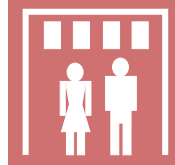
State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
North Dakota (ND)		\$116	\$164	\$143	\$126	\$255	\$156
Fargo Area	581	\$116	\$164	\$141	\$126	\$255	\$164
Rest of State		\$125	\$162	\$143	\$129	\$185	\$152
Ohio (OH)		\$130	\$273	\$186	\$164	\$296	\$209
Columbus	432	\$170	\$220	\$190	\$175	\$268	\$207
Cleveland	441	\$149	\$215	\$188	\$175	\$296	\$216
Cincinnati	452	\$130	\$273	\$193	\$210	\$293	\$233
Rest of State		\$144	\$213	\$180	\$164	\$240	\$199
Oklahoma (OK)		\$100	\$150	\$129	\$100	\$225	\$156
Oklahoma City	731	\$111	\$150	\$131	\$120	\$225	\$168
Tulsa	741	\$125	\$145	\$135	\$140	\$200	\$168
Rest of State		\$100	\$140	\$125	\$100	\$200	\$145
Oregon (OR)		\$116	\$255	\$210	\$193	\$264	\$226
Portland	972	\$199	\$255	\$216	\$200	\$260	\$230
Eugene	974	\$195	\$235	\$214	\$205	\$247	\$221
Rest of State		\$116	\$230	\$205	\$193	\$264	\$225
Pennsylvania (PA)		\$166	\$323	\$235	\$171	\$361	\$248
Pittsburgh	152	\$200	\$323	\$255	\$225	\$361	\$274
Scranton	185	\$200	\$245	\$221	\$205	\$245	\$226
Philadelphia	191	\$230	\$275	\$252	\$180	\$325	\$269
Rest of State		\$166	\$294	\$223	\$171	\$316	\$238
Rhode Island (RI)		\$165	\$307	\$233	\$165	\$310	\$254
Providence	029	\$205	\$275	\$242	\$235	\$292	\$266
Rest of State		\$165	\$307	\$228	\$165	\$310	\$248
South Carolina (SC)		\$147	\$203	\$170	\$152	\$250	\$186
Columbia	292	\$148	\$203	\$174	\$153	\$226	\$190
Charleston	294	\$154	\$203	\$173	\$166	\$217	\$187
Rest of State		\$147	\$197	\$166	\$152	\$250	\$185
South Dakota (SD)		\$118	\$196	\$158	\$143	\$280	\$175
Rapid City Area	577	\$153	\$196	\$177	\$163	\$220	\$188
Rest of State		\$118	\$184	\$147	\$143	\$280	\$169



State	First 3 Zip Code Numbers	Semi-Private Room			Private Room		
		Low	High	Average	Low	High	Average
Tennessee (TN)		\$110	\$215	\$162	\$125	\$250	\$178
Nashville	372	\$133	\$215	\$179	\$164	\$250	\$201
Memphis	381	\$110	\$186	\$158	\$160	\$197	\$173
Rest of State		\$125	\$186	\$155	\$125	\$245	\$168
Texas (TX)		\$70	\$187	\$130	\$115	\$300	\$187
Dallas/Ft. Worth	752 & 761	\$90	\$160	\$130	\$160	\$300	\$200
Houston	770	\$104	\$161	\$131	\$115	\$300	\$215
Austin	787	\$100	\$154	\$133	\$142	\$250	\$182
Rest of State		\$70	\$187	\$128	\$117	\$246	\$171
Utah (UT)		\$132	\$200	\$152	\$133	\$290	\$183
Salt Lake City	841	\$146	\$200	\$162	\$170	\$290	\$204
Rest of State		\$132	\$178	\$147	\$133	\$215	\$170
Vermont (VT)		\$155	\$285	\$235	\$200	\$345	\$254
Virginia (VA)		\$146	\$296	\$189	\$150	\$323	\$207
Alexandria Area	222 & 223	\$205	\$296	\$236	\$228	\$323	\$269
Richmond Area	230 & 232	\$149	\$233	\$189	\$159	\$249	\$208
Rest of State		\$146	\$280	\$170	\$150	\$310	\$185
Washington (WA)		\$171	\$295	\$225	\$175	\$345	\$246
Seattle	981	\$190	\$295	\$247	\$225	\$345	\$281
Spokane	992	\$207	\$259	\$224	\$225	\$302	\$243
Rest of State		\$171	\$260	\$215	\$175	\$295	\$231
West Virginia (WV)		\$130	\$254	\$205	\$150	\$265	\$215
Charleston Area	250-253	\$165	\$254	\$202	\$170	\$265	\$212
Rest of State		\$130	\$234	\$206	\$150	\$249	\$217
Wisconsin (WI)		\$155	\$282	\$201	\$170	\$314	\$225
Milwaukee	532	\$170	\$268	\$216	\$189	\$314	\$252
Madison Area	535 & 537	\$174	\$282	\$213	\$179	\$301	\$236
Rest of State		\$155	\$224	\$191	\$170	\$249	\$204
Wyoming (WY)		\$150	\$218	\$178	\$164	\$262	\$193
NATIONAL AVERAGE				\$198			\$219

Assisted Living Costs 2009

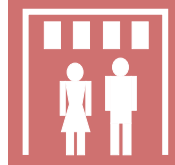
State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Alabama (AL)		\$1,500	\$3,675	\$2,409
Birmingham	352	\$1,850	\$3,500	\$2,675
Montgomery	361	\$2,200	\$3,248	\$2,649
Rest of State		\$1,500	\$3,675	\$2,244
Alaska (AK)		\$1,200	\$6,500	\$4,315
Arizona (AZ)		\$1,599	\$5,500	\$2,942
Phoenix	850	\$1,600	\$4,000	\$2,595
Tucson	857	\$2,500	\$3,600	\$3,156
Rest of State		\$1,599	\$5,500	\$3,009
Arkansas (AR)		\$1,200	\$3,500	\$2,194
Little Rock Area	720 & 722	\$1,700	\$3,300	\$2,701
Rest of State		\$1,200	\$3,500	\$2,042
California (CA)		\$1,300	\$6,692	\$3,085
Los Angeles	900	\$1,300	\$3,500	\$2,347
San Diego	921	\$1,500	\$5,250	\$3,031
San Francisco	940 & 941	\$2,000	\$5,019	\$3,311
Rest of State		\$1,800	\$6,692	\$3,412
Colorado (CO)		\$1,512	\$5,176	\$2,872
Denver	802	\$1,512	\$3,000	\$2,361
Colorado Springs	809	\$2,115	\$3,900	\$2,828
Rest of State		\$1,578	\$5,176	\$3,269
Connecticut (CT)		\$2,295	\$8,300	\$4,591
Hartford Area	060-061	\$2,738	\$6,150	\$4,321
Stamford Area	066-069	\$3,500	\$8,300	\$5,139
Rest of State		\$2,295	\$7,604	\$4,453
Washington (DC)	200	\$3,954	\$6,500	\$4,761
Delaware (DE)		\$2,650	\$6,874	\$4,839
Wilmington	198	\$4,228	\$6,874	\$5,219
Rest of State		\$2,650	\$5,200	\$4,079



State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Florida (FL)		\$1,000	\$4,975	\$2,768
Jacksonville	322	\$1,144	\$4,106	\$2,479
Orlando	328	\$1,000	\$4,250	\$2,611
Miami	331	\$2,400	\$4,000	\$3,220
Rest of State		\$1,795	\$4,975	\$2,820
Georgia (GA)		\$1,697	\$5,323	\$2,818
Alpharetta	300	\$2,000	\$3,900	\$2,931
Atlanta	303	\$1,697	\$5,323	\$2,713
Rest of State		\$1,950	\$3,900	\$2,810
Hawaii (HI)		\$2,900	\$6,000	\$4,575
Idaho (ID)		\$1,300	\$3,620	\$2,624
Boise	837	\$1,300	\$3,620	\$2,791
Rest of State		\$1,800	\$3,103	\$2,457
Illinois (IL)		\$1,500	\$5,500	\$3,250
Highland Park Area	600	\$2,890	\$5,500	\$4,228
Chicago	606	\$1,588	\$3,810	\$2,802
Peoria Area	614-616	\$1,500	\$3,437	\$2,308
Rest of State		\$2,165	\$4,800	\$3,178
Indiana (IN)		\$1,500	\$6,420	\$2,717
Indianapolis	462	\$2,075	\$3,480	\$2,612
Fort Wayne Area	465-468	\$2,250	\$3,030	\$2,552
Rest of State		\$1,500	\$6,420	\$2,876
Iowa (IA)		\$1,217	\$4,806	\$2,756
Des Moines Area	500-503	\$1,217	\$4,806	\$2,915
Rest of State		\$2,000	\$3,498	\$2,598
Kansas (KS)		\$1,060	\$4,258	\$2,807
Wichita	672	\$2,060	\$2,950	\$2,541
Rest of State		\$1,060	\$4,258	\$2,931
Kentucky (KY)		\$1,545	\$4,225	\$2,700
Louisville	402	\$2,310	\$4,225	\$3,304
Lexington Area	403-405	\$1,925	\$3,000	\$2,425
Rest of State		\$1,545	\$3,200	\$2,370

Assisted Living Costs 2009

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Louisiana (LA)		\$1,700	\$4,000	\$2,568
Baton Rouge	708	\$2,150	\$3,802	\$2,628
Shreveport Area	711	\$1,700	\$4,000	\$2,345
Rest of State		\$1,885	\$3,500	\$2,643
Maine (ME)		\$1,450	\$6,205	\$4,365
Southern ME	040 & 041	\$3,287	\$6,205	\$4,659
Rest of State		\$1,450	\$5,414	\$3,703
Maryland (MD)		\$1,500	\$8,365	\$3,873
Silver Spring	209	\$2,500	\$4,500	\$3,552
Baltimore	212	\$1,500	\$5,097	\$3,346
Rest of State		\$2,600	\$8,365	\$4,150
Massachusetts (MA)		\$1,870	\$6,000	\$4,259
Worcester Area	014-017	\$2,850	\$6,000	\$4,611
Boston	021	\$1,870	\$5,100	\$4,034
Rest of State		\$2,692	\$6,000	\$4,195
Michigan (MI)		\$1,500	\$4,800	\$2,816
Detroit Area	481-483	\$1,500	\$4,800	\$2,923
Grand Rapids	495	\$1,525	\$3,519	\$2,736
Rest of State		\$1,795	\$4,441	\$2,788
Minnesota (MN)		\$871	\$5,500	\$2,664
Minneapolis/St. Paul	551 & 554	\$1,254	\$3,450	\$2,493
Rochester Area	559	\$2,138	\$5,500	\$2,865
Rest of State		\$871	\$4,441	\$2,598
Mississippi (MS)		\$1,250	\$4,167	\$2,525
Jackson Area	390 & 391	\$1,250	\$4,167	\$2,686
Rest of State		\$1,825	\$3,100	\$2,258
Missouri (MO)		\$1,290	\$4,747	\$3,034
Saint Louis	631	\$1,290	\$4,650	\$3,527
Kansas City Area	640 & 641	\$1,732	\$4,747	\$2,921
Rest of State		\$1,582	\$4,500	\$2,844



State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Montana (MT)		\$1,750	\$3,600	\$2,701
Billings	590 & 591	\$1,750	\$3,050	\$2,575
Rest of State		\$2,200	\$3,600	\$2,780
Nebraska (NE)		\$1,500	\$4,500	\$2,655
Omaha	681	\$1,500	\$4,500	\$2,837
Rest of State		\$2,050	\$2,798	\$2,393
Nevada (NV)		\$1,800	\$4,850	\$2,991
Las Vegas	891	\$1,800	\$3,600	\$2,655
Rest of State		\$2,600	\$4,850	\$3,551
New Hampshire (NH)		\$2,185	\$7,361	\$4,347
Manchester Area	030 & 031	\$2,185	\$7,361	\$4,610
Rest of State		\$2,500	\$4,770	\$3,875
New Jersey (NJ)		\$2,600	\$7,422	\$4,212
Cherry Hill Area	080 & 081	\$3,000	\$4,221	\$3,681
Bridgewater Area	085-088	\$3,600	\$5,475	\$4,354
Rest of State		\$2,600	\$7,422	\$4,429
New Mexico (NM)		\$1,700	\$4,100	\$2,667
Albuquerque	871	\$1,965	\$4,100	\$2,752
Rest of State		\$1,700	\$2,745	\$2,382
New York (NY)		\$1,400	\$7,973	\$3,741
New York	100-114	\$3,000	\$7,973	\$4,602
Syracuse	130-132	\$1,850	\$4,950	\$3,468
Rochester	144-146	\$1,700	\$3,700	\$2,968
Rest of State		\$1,400	\$7,750	\$3,806
North Carolina (NC)		\$1,850	\$5,772	\$3,224
Raleigh/Durham	276 & 277	\$2,900	\$5,772	\$3,542
Charlotte	282	\$2,500	\$4,465	\$3,301
Rest of State		\$1,850	\$4,451	\$3,061
North Dakota (ND)		\$985	\$3,042	\$2,041

Assisted Living Costs 2009

State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Ohio (OH)		\$2,000	\$5,353	\$3,031
Columbus Area	430-432	\$2,059	\$4,470	\$3,370
Cleveland	441	\$2,000	\$5,353	\$3,233
Cincinnati	452	\$2,175	\$4,563	\$3,067
Rest of State		\$2,025	\$3,376	\$2,646
Oklahoma (OK)		\$1,585	\$5,475	\$2,503
Oklahoma City	731	\$1,585	\$2,765	\$2,288
Tulsa	741	\$2,110	\$5,475	\$3,150
Rest of State		\$1,600	\$2,800	\$2,237
Oregon (OR)		\$1,841	\$4,500	\$2,904
Portland	972	\$2,350	\$4,500	\$3,226
Eugene	974	\$2,385	\$3,795	\$2,796
Rest of State		\$1,841	\$3,250	\$2,672
Pennsylvania (PA)		\$1,500	\$5,120	\$2,986
Pittsburgh	152	\$2,100	\$4,195	\$3,085
Scranton Area	182-187	\$1,600	\$5,120	\$2,630
Philadelphia Area	190 & 191	\$1,500	\$4,502	\$2,933
Rest of State		\$2,400	\$4,289	\$3,140
Rhode Island (RI)		\$1,945	\$4,500	\$3,157
Providence	029	\$1,945	\$3,560	\$2,866
Rest of State		\$2,200	\$4,500	\$3,390
South Carolina (SC)		\$1,470	\$5,000	\$2,797
Columbia Area	290-292	\$1,470	\$3,500	\$2,641
Charleston	294	\$1,850	\$5,000	\$3,017
Rest of State		\$1,740	\$3,200	\$2,697
South Dakota (SD)		\$1,500	\$3,200	\$2,309
Rapid City Area	577	\$1,700	\$3,000	\$2,415
Rest of State		\$1,500	\$3,200	\$2,263
Tennessee (TN)		\$1,575	\$6,000	\$2,840
Nashville Area	371 & 372	\$1,575	\$6,000	\$3,083
Memphis	381	\$2,100	\$4,000	\$2,897
Rest of State		\$1,700	\$3,400	\$2,590



State	First 3 Zip Code Numbers	Assisted Living Base Rate		
		Low	High	Average
Texas (TX)		\$1,300	\$6,083	\$2,991
Dallas/Ft. Worth	752 & 761	\$2,100	\$6,083	\$3,050
Houston	770	\$1,300	\$4,400	\$3,142
Austin	787	\$2,275	\$4,000	\$3,271
Rest of State		\$1,650	\$5,200	\$2,757
Utah (UT)		\$1,430	\$5,850	\$2,698
Salt Lake City	841	\$1,800	\$5,850	\$2,917
Rest of State		\$1,430	\$4,410	\$2,558
Vermont (VT)		\$2,738	\$7,500	\$4,167
Virginia (VA)		\$1,880	\$6,935	\$3,768
Northern VA	220-223	\$2,800	\$6,935	\$4,566
Richmond	232	\$1,880	\$4,350	\$3,147
Rest of State		\$2,300	\$4,560	\$3,567
Washington (WA)		\$1,673	\$4,100	\$2,870
Seattle	981	\$2,050	\$4,100	\$3,053
Spokane	992	\$1,673	\$3,725	\$2,635
Rest of State		\$1,900	\$3,750	\$2,887
West Virginia (WV)		\$2,100	\$3,686	\$3,073
Wisconsin (WI)		\$1,100	\$5,040	\$3,261
Milwaukee	532	\$1,951	\$4,570	\$3,436
Madison	537	\$2,800	\$5,040	\$3,707
Rest of State		\$1,100	\$4,654	\$2,965
Wyoming (WY)		\$1,260	\$4,137	\$3,039
NATIONAL AVERAGE				\$3,131

Home Care Costs 2009

State	First 3 Zip Code Numbers	Home Health Aide			Homemaker		
		Low	High	Average	Low	High	Average
Alabama (AL)		\$8	\$40	\$19	\$11	\$32	\$18
Birmingham	352	\$11	\$18	\$14	\$11	\$16	\$14
Montgomery	361	\$13	\$32	\$17	\$13	\$30	\$16
Rest of State		\$8	\$40	\$23	\$14	\$32	\$22
Alaska (AK)		\$15	\$33	\$25	\$15	\$28	\$23
Arizona (AZ)		\$13	\$40	\$23	\$13	\$38	\$21
Phoenix	850	\$19	\$40	\$28	\$19	\$38	\$25
Tucson	857	\$13	\$22	\$19	\$13	\$22	\$18
Rest of State		\$17	\$28	\$23	\$17	\$23	\$21
Arkansas (AR)		\$6	\$28	\$15	\$6	\$28	\$15
Little Rock	721-722	\$13	\$20	\$17	\$13	\$18	\$16
Rest of State		\$6	\$28	\$15	\$6	\$28	\$14
California (CA)		\$10	\$30	\$21	\$8	\$29	\$19
Los Angeles	900	\$10	\$21	\$18	\$10	\$21	\$17
San Diego	921	\$19	\$30	\$21	\$19	\$21	\$20
San Francisco	941	\$19	\$29	\$24	\$18	\$29	\$24
Rest of State		\$15	\$30	\$21	\$8	\$21	\$18
Colorado (CO)		\$8	\$40	\$23	\$8	\$33	\$19
Denver	802	\$8	\$40	\$23	\$8	\$33	\$20
Colorado Springs	809	\$17	\$34	\$23	\$15	\$22	\$18
Rest of State		\$8	\$35	\$24	\$8	\$25	\$19
Connecticut (CT)		\$11	\$40	\$26	\$11	\$28	\$19
Hartford	061	\$11	\$34	\$22	\$11	\$27	\$18
Stamford Area	068-069	\$22	\$35	\$26	\$17	\$28	\$22
Rest of State		\$21	\$40	\$28	\$16	\$26	\$19
Washington (DC)	200	\$15	\$25	\$19	\$11	\$25	\$18
Delaware (DE)		\$14	\$40	\$23	\$14	\$23	\$19
Wilmington	198	\$14	\$24	\$19	\$14	\$22	\$18
Rest of State		\$15	\$40	\$26	\$15	\$23	\$20



State	First 3 Zip Code Numbers	Home Health Aide			Homemaker		
		Low	High	Average	Low	High	Average
Florida (FL)		\$12	\$37	\$18	\$10	\$25	\$16
Jacksonville	322	\$15	\$37	\$20	\$15	\$17	\$16
Orlando	328	\$15	\$19	\$17	\$15	\$18	\$17
Miami	331	\$12	\$20	\$16	\$10	\$20	\$15
Rest of State		\$14	\$25	\$18	\$13	\$25	\$17
Georgia (GA)		\$8	\$35	\$18	\$7	\$23	\$17
Marietta Area	300	\$15	\$19	\$17	\$14	\$18	\$16
Atlanta	303	\$16	\$35	\$20	\$14	\$19	\$17
Rest of State		\$8	\$25	\$18	\$7	\$23	\$17
Hawaii (HI)		\$18	\$28	\$23	\$16	\$24	\$20
Honolulu	968	\$18	\$26	\$22	\$16	\$24	\$20
Rest of State		\$22	\$28	\$24	\$19	\$23	\$21
Idaho (ID)		\$8	\$25	\$17	\$9	\$25	\$17
Boise	837	\$9	\$18	\$16	\$9	\$18	\$16
Rest of State		\$8	\$25	\$17	\$10	\$25	\$18
Illinois (IL)		\$7	\$40	\$21	\$12	\$33	\$19
Highland Park Area	600	\$16	\$40	\$24	\$16	\$30	\$23
Chicago	606	\$7	\$33	\$20	\$12	\$33	\$19
Peoria Area	615-617	\$16	\$20	\$18	\$16	\$18	\$17
Rest of State		\$14	\$34	\$21	\$14	\$25	\$19
Indiana (IN)		\$16	\$40	\$24	\$12	\$40	\$19
Indianapolis	462	\$18	\$30	\$22	\$16	\$20	\$18
Fort Wayne Area	467-469	\$16	\$40	\$23	\$14	\$27	\$19
Rest of State		\$16	\$40	\$25	\$12	\$40	\$19
Iowa (IA)		\$19	\$40	\$27	\$12	\$40	\$23
Des Moines Area	503-522	\$20	\$40	\$27	\$20	\$35	\$23
Rest of State		\$19	\$40	\$27	\$12	\$40	\$22
Kansas (KS)		\$8	\$30	\$18	\$5	\$30	\$16
Wichita	672	\$15	\$19	\$17	\$15	\$16	\$15
Rest of State		\$8	\$30	\$19	\$5	\$30	\$16

Home Care Costs 2009

State	First 3 Zip Code Numbers	Home Health Aide			Homemaker		
		Low	High	Average	Low	High	Average
Kentucky (KY)		\$12	\$34	\$19	\$12	\$30	\$18
Louisville	402	\$12	\$17	\$16	\$12	\$17	\$16
Lexington	405	\$16	\$30	\$19	\$16	\$30	\$18
Rest of State		\$15	\$34	\$20	\$15	\$30	\$19
Louisiana (LA)		\$8	\$40	\$16	\$9	\$18	\$14
Baton Rouge	708	\$13	\$23	\$16	\$13	\$18	\$15
Shreveport Area	711	\$9	\$15	\$13	\$9	\$15	\$13
Rest of State		\$8	\$40	\$18	\$9	\$18	\$15
Maine (ME)		\$9	\$38	\$21	\$16	\$22	\$19
Maryland (MD)		\$9	\$38	\$20	\$9	\$23	\$18
Silver Spring	209	\$15	\$21	\$18	\$14	\$21	\$18
Baltimore	212	\$17	\$38	\$22	\$18	\$23	\$20
Rest of State		\$9	\$37	\$21	\$9	\$19	\$16
Massachusetts (MA)		\$12	\$40	\$25	\$12	\$30	\$21
Worcester Area	015-016	\$12	\$27	\$21	\$12	\$27	\$20
Boston Area	021	\$22	\$40	\$29	\$20	\$30	\$23
Rest of State		\$13	\$36	\$25	\$12	\$30	\$21
Michigan (MI)		\$8	\$24	\$19	\$8	\$24	\$18
Detroit	482	\$8	\$21	\$16	\$8	\$21	\$16
Grand Rapids	495	\$15	\$22	\$19	\$15	\$22	\$18
Rest of State		\$17	\$24	\$19	\$16	\$24	\$19
Minnesota (MN)		\$18	\$40	\$29	\$14	\$33	\$22
Minneapolis/St. Paul	551-554	\$18	\$35	\$27	\$16	\$33	\$23
Rochester Area	559	\$20	\$40	\$30	\$20	\$30	\$25
Rest of State		\$18	\$40	\$29	\$14	\$31	\$21
Mississippi (MS)		\$10	\$36	\$18	\$12	\$20	\$15
Jackson	392	\$12	\$20	\$15	\$12	\$18	\$14
Rest of State		\$10	\$36	\$20	\$14	\$20	\$17
Missouri (MO)		\$14	\$40	\$19	\$8	\$26	\$17
Saint Louis	631	\$16	\$19	\$18	\$8	\$19	\$17
Kansas City	641	\$14	\$22	\$18	\$13	\$22	\$17
Rest of State		\$15	\$40	\$20	\$14	\$26	\$18



State	First 3 Zip Code Numbers	Home Health Aide			Homemaker		
		Low	High	Average	Low	High	Average
Montana (MT)		\$15	\$37	\$22	\$15	\$29	\$20
Billings	591	\$19	\$29	\$23	\$16	\$29	\$20
Rest of State		\$15	\$37	\$21	\$15	\$21	\$19
Nebraska (NE)		\$17	\$30	\$22	\$13	\$25	\$18
Omaha	681	\$17	\$22	\$20	\$15	\$18	\$17
Rest of State		\$17	\$30	\$22	\$13	\$25	\$19
Nevada (NV)		\$18	\$26	\$21	\$17	\$21	\$19
Las Vegas	891	\$18	\$26	\$21	\$18	\$21	\$20
Rest of State		\$19	\$20	\$20	\$17	\$21	\$19
New Hampshire (NH)		\$18	\$35	\$25	\$15	\$29	\$21
New Jersey (NJ)		\$17	\$40	\$22	\$14	\$24	\$18
Cherry Hill Area	080	\$17	\$25	\$20	\$15	\$21	\$18
Bridgewater Area	088-089	\$17	\$26	\$20	\$17	\$20	\$18
Rest of State		\$18	\$40	\$24	\$14	\$24	\$21
New Mexico (NM)		\$8	\$38	\$19	\$8	\$21	\$16
Albuquerque	871	\$16	\$23	\$19	\$9	\$21	\$17
Rest of State		\$8	\$38	\$19	\$8	\$21	\$15
New York (NY)		\$8	\$40	\$22	\$15	\$40	\$21
New York	100-114	\$8	\$19	\$16	\$15	\$19	\$17
Syracuse Area	130-132	\$17	\$25	\$20	\$15	\$25	\$19
Rochester	146	\$21	\$24	\$23	\$19	\$24	\$20
Rest of State		\$17	\$40	\$25	\$15	\$40	\$24
North Carolina (NC)		\$9	\$25	\$18	\$7	\$25	\$16
Raleigh/Durham	276-277	\$9	\$23	\$17	\$9	\$18	\$15
Charlotte	282	\$16	\$19	\$17	\$7	\$18	\$15
Rest of State		\$15	\$25	\$18	\$12	\$25	\$17
North Dakota (ND)		\$18	\$40	\$24	\$17	\$29	\$22
Fargo Area	581	\$19	\$40	\$25	\$17	\$25	\$20
Rest of State		\$18	\$30	\$24	\$18	\$29	\$23

Home Care Costs 2009

State	First 3 Zip Code Numbers	Home Health Aide			Homemaker		
		Low	High	Average	Low	High	Average
Ohio (OH)		\$13	\$40	\$19	\$13	\$23	\$18
Columbus	432	\$15	\$40	\$21	\$16	\$21	\$18
Cleveland	441	\$13	\$40	\$19	\$13	\$20	\$17
Cincinnati	452	\$17	\$20	\$19	\$15	\$20	\$18
Rest of State		\$13	\$25	\$18	\$13	\$23	\$17
Oklahoma (OK)		\$10	\$40	\$19	\$7	\$27	\$16
Oklahoma City	731	\$10	\$27	\$19	\$10	\$27	\$17
Tulsa	741	\$17	\$25	\$19	\$15	\$17	\$16
Rest of State		\$10	\$40	\$19	\$7	\$20	\$14
Oregon (OR)		\$10	\$38	\$21	\$8	\$36	\$18
Portland	972	\$20	\$22	\$21	\$17	\$20	\$19
Eugene Area	973-974	\$10	\$21	\$17	\$8	\$20	\$16
Rest of State		\$17	\$38	\$28	\$12	\$36	\$20
Pennsylvania (PA)		\$12	\$32	\$20	\$12	\$26	\$18
Pittsburgh	152	\$16	\$26	\$20	\$15	\$22	\$18
Scranton Area	184-187	\$16	\$32	\$21	\$16	\$20	\$18
Philadelphia	191	\$12	\$25	\$18	\$13	\$21	\$18
Rest of State		\$15	\$27	\$20	\$12	\$26	\$19
Rhode Island (RI)		\$22	\$30	\$25	\$17	\$26	\$21
Providence	029	\$22	\$30	\$25	\$17	\$22	\$20
Rest of State		\$23	\$26	\$24	\$17	\$26	\$21
South Carolina (SC)		\$15	\$37	\$19	\$14	\$22	\$17
Columbia	292	\$16	\$18	\$17	\$14	\$18	\$16
Charleston	294	\$16	\$25	\$18	\$16	\$22	\$18
Rest of State		\$15	\$37	\$21	\$15	\$19	\$17
South Dakota (SD)		\$13	\$23	\$20	\$12	\$23	\$19
Tennessee (TN)		\$9	\$40	\$21	\$10	\$30	\$17
Nashville	372	\$15	\$40	\$23	\$15	\$23	\$17
Memphis	381	\$10	\$30	\$18	\$10	\$21	\$15
Rest of State		\$9	\$34	\$21	\$15	\$30	\$19



State	First 3 Zip Code Numbers	Home Health Aide			Homemaker		
		Low	High	Average	Low	High	Average
Texas (TX)		\$8	\$40	\$19	\$7	\$28	\$17
Dallas/Ft. Worth	752,761	\$8	\$21	\$16	\$8	\$21	\$16
Houston	770	\$15	\$40	\$20	\$7	\$19	\$16
Austin	787	\$15	\$25	\$19	\$16	\$19	\$18
Rest of State		\$13	\$40	\$19	\$14	\$28	\$18
Utah (UT)		\$14	\$40	\$25	\$15	\$33	\$22
Salt Lake City	841	\$19	\$35	\$25	\$18	\$25	\$21
Rest of State		\$14	\$40	\$25	\$15	\$33	\$23
Vermont (VT)		\$20	\$30	\$24	\$15	\$22	\$20
Virginia (VA)		\$13	\$35	\$18	\$10	\$25	\$17
Northern VA	220-223	\$13	\$24	\$19	\$11	\$24	\$18
Richmond	232	\$17	\$28	\$20	\$16	\$25	\$18
Rest of State		\$13	\$35	\$18	\$10	\$22	\$16
Washington (WA)		\$17	\$35	\$22	\$17	\$35	\$21
Seattle	981	\$17	\$30	\$23	\$17	\$25	\$22
Spokane	992	\$17	\$35	\$21	\$17	\$35	\$21
Rest of State		\$19	\$30	\$22	\$18	\$22	\$20
West Virginia (WV)		\$8	\$19	\$15	\$14	\$18	\$16
Charleston Area	253	\$16	\$18	\$17	\$15	\$18	\$16
Rest of State		\$8	\$19	\$15	\$14	\$18	\$15
Wisconsin (WI)		\$15	\$35	\$24	\$13	\$35	\$19
Milwaukee	532	\$15	\$28	\$21	\$13	\$21	\$17
Madison Area	535,537,539	\$21	\$35	\$29	\$20	\$35	\$25
Rest of State		\$15	\$35	\$23	\$14	\$25	\$18
Wyoming (WY)		\$17	\$35	\$22	\$17	\$35	\$22
NATIONAL AVERAGE				\$21			\$19

Adult Day Services Costs 2009

State	First 3 Zip Code Numbers	Adult Day Services Daily Cost		
		Low	High	Average
Alabama (AL)		\$12	\$55	\$31
Birmingham	352	\$25	\$50	\$35
Montgomery Area	360-361	\$15	\$40	\$27
Rest of State		\$12	\$55	\$31
Alaska (AK)		\$60	\$93	\$74
Arizona (AZ)		\$44	\$120	\$84
Phoenix	850	\$100	\$100	\$100
Tucson	857	\$66	\$100	\$83
Rest of State		\$44	\$120	\$83
Arkansas (AR)		\$15	\$129	\$77
Little Rock Area	721,722	\$15	\$129	\$76
Rest of State		\$45	\$117	\$78
California (CA)		\$13	\$180	\$75
Los Angeles	900	\$13	\$170	\$77
San Diego	921	\$45	\$180	\$82
San Francisco	941	\$35	\$96	\$71
Rest of State		\$46	\$95	\$73
Colorado (CO)		\$43	\$112	\$64
Denver	802	\$43	\$80	\$61
Colorado Springs	809	\$55	\$112	\$72
Rest of State		\$47	\$95	\$62
Connecticut (CT)		\$18	\$124	\$74
Hartford	061	\$73	\$82	\$77
Stamford Area	068	\$68	\$83	\$77
Rest of State		\$18	\$124	\$72
Washington (DC)	200	\$80	\$117	\$96
Delaware (DE)		\$50	\$85	\$70
Wilmington Area	197,198	\$55	\$85	\$74
Rest of State		\$50	\$76	\$65



State	First 3 Zip Code Numbers	Adult Day Services Daily Cost		
		Low	High	Average
Florida (FL)		\$35	\$121	\$61
Jacksonville	322	\$50	\$100	\$67
Orlando	328	\$55	\$85	\$64
Miami	331	\$35	\$75	\$49
Rest of State		\$45	\$121	\$61
Georgia (GA)		\$27	\$150	\$65
Marietta Area	300	\$40	\$135	\$83
Atlanta	303	\$30	\$63	\$50
Rest of State		\$27	\$150	\$65
Hawaii (HI)		\$25	\$87	\$59
Honolulu	968	\$45	\$87	\$63
Rest of State		\$25	\$77	\$56
Idaho (ID)		\$36	\$132	\$73
Illinois (IL)		\$33	\$110	\$63
Des Plaines Area	600	\$35	\$105	\$67
Chicago	606	\$33	\$72	\$53
Central IL	616-618	\$50	\$110	\$71
Rest of State		\$49	\$93	\$65
Indiana (IN)		\$25	\$132	\$76
Indianapolis	462	\$46	\$126	\$82
Fort Wayne Area	467,468	\$40	\$75	\$62
Rest of State		\$25	\$132	\$77
Iowa (IA)		\$32	\$63	\$49
Central IA	500-503	\$38	\$50	\$46
Rest of State		\$32	\$63	\$50
Kansas (KS)		\$50	\$240	\$111
Wichita	672	\$60	\$80	\$70
Rest of State		\$50	\$240	\$117
Kentucky (KY)		\$20	\$108	\$62
Louisville	402	\$40	\$108	\$63
Lexington	405	\$62	\$80	\$68
Rest of State		\$20	\$81	\$60

Adult Day Services Costs 2009

State	First 3 Zip Code Numbers	Adult Day Services Daily Cost		
		Low	High	Average
Louisiana (LA)		\$25	\$103	\$53
Baton Rouge	708	\$25	\$65	\$50
New Orleans Area	700-701	\$31	\$65	\$45
Rest of State		\$40	\$103	\$59
Maine (ME)		\$32	\$150	\$98
Southern ME	040	\$51	\$135	\$94
Rest of State		\$32	\$150	\$100
Maryland (MD)		\$44	\$84	\$75
Silver Spring Area	207-209	\$72	\$84	\$76
Baltimore	212	\$73	\$76	\$74
Rest of State		\$44	\$84	\$74
Massachusetts (MA)		\$22	\$86	\$59
Worcester	016	\$54	\$85	\$71
Boston	021	\$54	\$85	\$61
Rest of State		\$22	\$86	\$54
Michigan (MI)		\$13	\$144	\$74
Detroit Area	480-482	\$41	\$144	\$77
Grand Rapids	495	\$116	\$118	\$117
Rest of State		\$13	\$104	\$68
Minnesota (MN)		\$32	\$145	\$64
Minneapolis/St. Paul	551,554	\$35	\$117	\$74
Rochester Area	559	\$43	\$59	\$50
Rest of State		\$32	\$145	\$63
Mississippi (MS)		\$26	\$125	\$57
Central MS	390-393,397	\$42	\$61	\$53
Rest of State		\$26	\$125	\$60
Missouri (MO)		\$38	\$85	\$67
Saint Louis	631	\$38	\$85	\$65
Kansas City	641	\$64	\$75	\$69
Rest of State		\$38	\$80	\$68



State	First 3 Zip Code Numbers	Adult Day Services Daily Cost		
		Low	High	Average
Montana (MT)		\$25	\$200	\$94
Billings	591	\$41	\$172	\$76
Rest of State		\$25	\$200	\$101
Nebraska (NE)		\$17	\$126	\$52
Omaha	681	\$17	\$45	\$31
Rest of State		\$17	\$126	\$56
Nevada (NV)		\$40	\$100	\$72
Las Vegas	891	\$40	\$100	\$65
Rest of State		\$54	\$100	\$80
New Hampshire (NH)		\$40	\$80	\$59
Southern NH	030-038	\$40	\$80	\$60
Rest of State		\$52	\$52	\$52
New Jersey (NJ)		\$35	\$105	\$83
Cherry Hill Area	080	\$69	\$87	\$81
Bridgewater	088	\$65	\$105	\$86
Rest of State		\$35	\$98	\$82
New Mexico (NM)		\$13	\$99	\$57
Albuquerque/Santa Fe Area	871-875	\$42	\$99	\$70
Rest of State		\$13	\$75	\$48
New York (NY)		\$20	\$210	\$98
New York	100,112-113	\$20	\$210	\$128
Syracuse	132	\$34	\$100	\$76
Rochester	146	\$37	\$126	\$67
Rest of State		\$43	\$178	\$99
North Carolina (NC)		\$19	\$85	\$45
Raleigh/Durham	275-277	\$39	\$85	\$54
Charlotte	282	\$40	\$60	\$50
Rest of State		\$19	\$66	\$38
North Dakota (ND)		\$45	\$178	\$86

Adult Day Services Costs 2009

State	First 3 Zip Code Numbers	Adult Day Services Daily Cost		
		Low	High	Average
Ohio (OH)		\$30	\$126	\$54
Columbus	432	\$40	\$78	\$55
Cleveland	441	\$40	\$80	\$55
Cincinnati	452	\$45	\$126	\$64
Rest of State		\$30	\$111	\$49
Oklahoma (OK)		\$15	\$100	\$48
Oklahoma City	731	\$45	\$47	\$45
Tulsa Area	740-741	\$15	\$45	\$39
Rest of State		\$45	\$100	\$53
Oregon (OR)		\$40	\$165	\$90
Portland	972	\$40	\$108	\$72
Eugene	974	\$53	\$165	\$117
Rest of State		\$44	\$120	\$86
Pennsylvania (PA)		\$37	\$204	\$61
Pittsburgh Area	150-152	\$37	\$63	\$52
Scranton Area	185-187	\$45	\$204	\$73
Philadelphia	191	\$50	\$75	\$64
Rest of State		\$44	\$90	\$60
Rhode Island (RI)		\$49	\$82	\$63
South Carolina (SC)		\$25	\$67	\$47
Columbia Area	290-292	\$45	\$60	\$49
Charleston Area	294	\$25	\$55	\$48
Rest of State		\$30	\$67	\$47
South Dakota (SD)		\$30	\$141	\$70
Tennessee (TN)		\$20	\$95	\$49
Nashville Area	371-372	\$20	\$75	\$41
Memphis	381	\$30	\$35	\$33
Rest of State		\$37	\$95	\$55



State	First 3 Zip Code Numbers	Adult Day Services Daily Cost		
		Low	High	Average
Texas (TX)		\$23	\$67	\$40
Dallas/Ft. Worth	752,761	\$32	\$65	\$44
Houston	770	\$30	\$67	\$43
San Antonio	782	\$29	\$29	\$29
Rest of State		\$23	\$50	\$38
Utah (UT)		\$25	\$95	\$59
Northern UT	840-844	\$25	\$90	\$50
Rest of State		\$95	\$95	\$95
Vermont (VT)		\$128	\$180	\$150
Virginia (VA)		\$46	\$100	\$62
Northern VA	222-223	\$76	\$95	\$83
Richmond	232	\$50	\$65	\$59
Rest of State		\$46	\$100	\$60
Washington (WA)		\$21	\$132	\$69
Seattle/Tacoma	980-984	\$35	\$132	\$72
Eastern WA	991-993	\$21	\$91	\$54
Rest of State		\$68	\$114	\$91
West Virginia (WV)		\$36	\$102	\$59
Wisconsin (WI)		\$25	\$183	\$58
Milwaukee	532	\$40	\$68	\$52
Madison Area	535,537	\$30	\$99	\$56
Rest of State		\$25	\$183	\$62
Wyoming (WY)		\$56	\$90	\$67
NATIONAL AVERAGE				\$67

Endnotes

- ¹ U.S. Census Bureau, American Community Survey, Characteristics of the Group Quarters Population by Group Quarters Type, 2008.
- ² American Association of Homes and Services for the Aging, “Aging Services: The Facts” at www.aahsa.org.
- ³ National Center for Assisted Living, American Association of Homes and Services for the Aging, Assisted Living Federation of America, American Seniors Housing Association, and National Investment Center for the Seniors Housing & Care Industry, “2009 Overview of Assisted Living.”
- ⁴ American Association of Homes and Services for the Aging, “Aging Services: The Facts” at www.aahsa.org.



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